

SUNRISE SPV 93 SRL

Payments & Investor's Report

Payment Date:

29/12/2025

Reporting Period

01/11/2025

30/11/2025

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	27.713,00	8.296.824,64
(b) The Collections of Interest and the Collections of Fees received during the Reference Period immediately preceding such Payment Date	1.455.536,18	-
(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	-	-
(d) Any amount allocated on such Payment Date under item (i) of the Pre-Acceleration Principal Priority of Payments;	-	-
(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	45.305,07	-
(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	-	-
(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	-	-
(h) Receivables as at the Cut-Off Date immediately preceding the date on which the Positive Price Adjustment is due and payable	-	-
(i) 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), provided that the Rated Notes have not been fully redeemed nor cancelled	5.254.301,60	220.735,55
(j) 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	4.220.257,11	-
(k) 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	-	-
(l) 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)	9.617,45	-
(m) 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	11.012.730,41	Total Principal Available Funds
		9.050.157,68

Order of Priority in respect of the Interest Available Funds

		Amounts Due	Amounts Paid	Amounts carried forward
1	(a) Taxes and Expenses	69,25	69,25	-
	(b) Replenishment Expenses Account up to Retention Amount	697,10	697,10	-
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, Paying Agents, Corporate Servicer, Programme Administrator, Depositary Bank, Securitisation Administrator, the BUS Facilitator and the BUS (to the extent appointed)	4.029,49	4.029,49	-
5	Any amount due and payable to Hedging Counterparties under Hedging Agreement	-	-	-
6	Servicing Fee to the Servicer or to the Sub-Servicer	13.217,12	13.217,12	-
7	Interests on Class A Notes	-	-	-
8	Interests on Class B Notes	56.641,37	56.641,37	-
9	Interests on Class C Notes	130.666,67	130.666,67	-
10	Interests on Class D Notes	104.133,33	104.133,33	-
11	Interests on Class E Notes	84.088,89	84.088,89	-
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	4.220.257,11	4.220.257,11	-
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 became Defaulted Receivables for the first time ,or which have not been already credited on any preceding PD	532.597,49	532.597,49	-
14	Defaulted Interest Amount	-	-	-
15	if Notes Outstanding Principal Amount of the rated Notes has not been redeemed in full, to credit the Cash Reserve Account up to the Cash Reserve Required Amount	5.254.301,60	5.254.301,60	-
16	to pay any amount to the Hedging Counterparty	-	-	-
17	to credit to the Rata Posticipata aCash Reserve Account an amount equal to the Interest Componet not collected	-	-	-
18	to pay any amount to the Joint Arrangers, the Joint Lead Manager and the Class A Subscriber	-	-	-
19	to pay to Originator any amount due and payable under article 6 of the Warranty and Indemnity Agreement	-	-	-
20	to pay any amounts due and payable to the Mezzanine Notes Subscriber and the Junior Notes Subscriber under clause 10 of the Mezzanine and Junior Notes Subscription Agreement	-	-	-
21	to pay all amounts due and payable in respect of interest on the Class M Notes	221.866,67	221.866,67	-
22	to pay any surplus as Deffered Purchase Price to the Originator	389.854,12	389.854,12	-

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)	9.050.157,68	9.050.157,52	0,16
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 theSenior and Mezzanine Notes are totally redeemed)	-	-	-
11 to allocate any surplus to the Interest Available Funds	-	-	-

Sunrise SPV 93 Series Notes : Amortisation Amounts

Principal Available for redeem	9.050.157,68
Class A Notes Initial Outstanding Principal	-
Class A1 Redeemed Amount	-
Principal paid on Class A1 Notes	-
Class A Notes Residual Outstanding Principal	-
Class A Pool Factor	-
Interest Payment Amount due and paid on Class A	-
Interest Payment Date	29/12/2025
Interest Period	27/11/2025 - 29/12/2025
Interest amount	-
Class B Notes Initial Outstanding Principal	42.481.027,47
Class B Redeemed Amount	9.050.157,68
Principal paid on Class B Notes	9.050.157,52
Class B Notes Residual Outstanding Principal	33.430.869,95
Class B Pool Factor	0,40
Interest Payment Amount due and paid on Class B	56.641,37
Interest Payment Date	29/12/2025
Interest Period	27/11/2025 - 29/12/2025
Interest amount	56.641,37
Class C Notes Initial Outstanding Principal	73.500.000,00
Class C Redeemed Amount	-
Principal paid on Class C Notes	-
Class C Notes Residual Outstanding Principal	73.500.000,00
Class C Pool Factor	1,00
Interest Payment Amount due and paid on Class C	130.666,67
Interest Payment Date	29/12/2025
Interest Period	27/11/2025 - 29/12/2025
Interest amount	130.666,67
Class D Notes Initial Outstanding Principal	35.500.000,00
Class D Redeemed Amount	-
Principal paid on Class D Notes	-
Class D Notes Residual Outstanding Principal	35.500.000,00
Class D Pool Factor	1,00
Interest Payment Amount due and paid on Class D	104.133,33
Interest Payment Date	29/12/2025
Interest Period	27/11/2025 - 29/12/2025
Interest amount	104.133,33
Class E Notes Initial Outstanding Principal	22.000.000,00
Class E Redeemed Amount	-
Principal paid on Class E Notes	-
Class E Notes Residual Outstanding Principal	22.000.000,00
Class E Pool Factor	1,00
Interest Payment Amount due and paid on Class E	84.088,89
Interest Payment Date	29/12/2025
Interest Period	27/11/2025 - 29/12/2025
Interest amount	84.088,89
Class M Notes Initial Outstanding Principal	38.400.000,00
Class M Redeemed Amount	-
Principal paid on Class M Notes	-
Class M Notes Residual Outstanding Principal	38.400.000,00
Interest Payment Amount due and paid on Class M	221.866,67
Interest Payment Date	29/12/2025
Interest Period	27/11/2025 - 29/12/2025
Interest amount of the period	221.866,67

Portfolio Performance

Receivables Eligible Outstanding Principal of the Portfolio at Calculation Date

CURRENT

210.172.064,12

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

27.359,00
54,00
52,00
7,68

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)
Principal Amount Outstanding (including any Accrual of Int.)	532.597,49	37.929.736,61	14.869.328,61	36.806,96	13.289.607,41
Number of Receivables	42	3.597	1.603	-	2.167

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)	3.155.551,57	1.230.429,33	804.918,46	701.462,46	456.055,16	332.315,60	257.434,51	135.891,57
Principal Installments due but unpaid	64.146,88	45.918,63	50.219,82	57.389,65	49.767,57	31.512,61	25.959,67	12.019,18
Interest Installments due but unpaid	20.355,25	17.782,24	18.348,58	20.073,94	15.220,48	14.009,31	11.722,76	7.144,42
Others Installments due but unpaid	9.024,14	6.821,69	5.774,45	5.550,97	2.854,56	1.811,32	1.261,69	648,21
Number of Receivables	478	140	86	77	45	27	17	7

Pool concentration (including subsequent portfolio to be offered)

Pool of the New Vehicles	10,98%	11,15%
Pool of the Used Vehicles	4,91%	5,00%
Pool of the Personal Loans	83,34%	83,04%
Pool of the Furniture Loans (Mobil)	0,70%	73,00%
Pool of the Special Purpose Loans (Altro Finalizzato)	0,08%	0,08%
Number of Receivables	27.359	28.037
Weighted Average age (seasoning) of the Portfolio (in months)	54	53
Weighted average remaining term to maturity of the Portfolio (in months)	52	52
Weighted average Rate of Return of the Portfolio	7,68	7,67
Number of loans in the Ref. Period that allows a "rata posticipata"	24.775	25.308
Principal Amount Outstanding of loans, in the Ref. Period, that allows a "rata posticipata"	164.091.109	170.513.585
Number of loans in the Ref. Period for which the Debtors have exercised a "rata posticipata"	71	74
Principal Amount Outstanding of loans, in the Ref. Period, for which the Debtors have exercised a "rata posticipata"	929.294,09	1.062.943
Amount of the Instalment in the Ref. Period in interest not paid by the Debtors following a "rata posticipata"	6.341,52	8.972

Loans Repurchases

	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)	-	-	-	11.213.524,01	1,32
Principal due but unpaid	-	-	-		
Amounts due under clause 17.1 (i) (ii) 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	12.346,23
Principal Amount Outstanding of Receivables object of clause 5.1 of the Servicing cumulated since the Issue Date	315.169,40

Trigger

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

Early Termination Events

Trigger 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
 Breach of Default Relevant Threshold
 Cash Reserve shortfall
 Balance of General Acct is higher than 15% of the PAO of the Receivables

NO		
1,82%	3,50%	
NO	0,248%	0,90%
N.A		
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

N.A	7,67%	7,00%
N.A	0,03%	0,008%
N.A	83,34%	80,000%
N.A	4,91%	9,000%
N.A	€ 9,409	€ 17,000
N.A	4,62%	5,00%
N.A	5,38%	10%
N.A	78,07%	75%

Asset & Liabilities Reconciliation

Asset	Amount € MM	Size (% of assets)	Liabilities	Amount € MM	Size (% of assets)
Receivables	210.172.064	95,66%	Class A1	-	0,00%
Cash Reserve	5.254.302	2,39%	Class B	33.430.870	16,48%
Payment Interruption Risk Reserve	4.220.257	1,92%	Class C	73.500.000	36,24%
Subsequent Portfolio	-	0,00%	Class D	35.500.000	17,50%
Expenses Required Amount	50.000	0,02%	Class E	22.000.000	10,85%
			Class M	38.400.000	18,93%
TOTAL	219.696.623	100,00%	TOTAL	202.830.870	100,00%

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

Amount Due	37.929.736,61
Amount Paid	37.929.736,61

Reserves Calculation

Cash Reserve Amount ON ISSUE DATE	4.220.257,11
Cash Reserve Required Amount (until the Senior Notes will be redeemed in full)	5.254.301,60
Balance of the Cash Reserve Account at previous Payment Date	5.475.037,16
Balance of the Cash Reserve Account (current Payment Date)	5.254.301,60
Cash Reserve Required Amount ancora da costituire	-
Cash Reserve da restituire (Amortising Period)	220.735,55
Payment Interruption Risk Reserve Amount ON ISSUE DATE	4.220.257,11
Payment Interruption Risk Reserve Required Amount (until the Senior Notes will be redeemed in full)	4.220.257,11
Balance of the Payment Interruption Risk Reserve Account at previous Payment Date	4.220.257,11
Balance of the Payment Interruption Risk Reserve Account (current Payment Date)	4.220.257,11
Payment Interruption Risk Reserve Required Amount ancora da costituire	-
Payment Interruption Risk Reserve Amount (Amortising Period)	-
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 <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	74,61%
Principal Amount Outstanding of the Flexible Receivables that have excercised CD-1	0,57%
Principal Amount Outstanding of the Flexible Receivables CD-2	74,67%
Principal Amount Outstanding of the Flexible Receivables that have excercised CD-2	0,62%

CRR statement

Class A	0,00
Class A Notes privately-placed with investors which are not in the Originator Group	94,995%
Class A Notes retained by a member of the Originator Group	5,00497%
Class A Notes publicly-placed with investors which are not in the Originator Group	
Class B (Self - Retained)	33.430.869,95
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)	73.500.000,00
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)	35.500.000,00
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)	22.000.000,00
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)	38.400.000,00
Notes Residual Total Outstanding Amount as of Payment Date	202.830.869,95
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 Standards¹

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