

SUNRISE SPV 50 SRL 2023-2

Investors' Report

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Payment Date:

29/12/2025

Reporting Period

30/11/2025

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	2.341,48	2.341,48	-
2 Interest and Expenses Component to the Servicer (on a Cancellation Date)	-	-	-
3 Remuneration to Representative of Noteholders (including costs and expenses)	359,75	359,75	-
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)	3.644,34	3.644,34	-
5 to pay any amount due and payable to Hedging Counterparty under the Hedging Agreement	397.193,76	397.193,76	-
6 Servicing Fee to the Servicer or to the Sub-Servicer	30.774,58	30.774,58	-
7 Interests on Class A1 Notes	359.900,17	359.900,17	-
Interests on Class A2 Notes	380.819,37	380.819,37	-
8 Interests on Class B Notes	293.022,22	293.022,22	-
9 Interests on Class C Notes	252.186,67	252.186,67	-
10 Interests on Class D Notes	155.555,56	155.555,56	-
11 Interests on Class E Notes	153.066,67	153.066,67	-
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	13.442.486,29	13.442.486,29	-
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	1.586.398,50	1.586.398,50	-
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	12.865.293,82	12.865.293,82	-
16 to pay any amount due and payable to Hedging Counterparty upon early termination of the Hedging Agreement	-	-	-
17, to credit to the Rata Posticipata Cash Reserve Account an amount equal to the Interest Component not collected	-	-	-
18 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 Subscriber	-	-	-
19 to pay to Originator any amount due and payable under article 6 of the Warranty and Indemnity Agreement	-	-	-
20 to pay any amount due and payable to the Mezzanine Notes Subscriber and the Junior Notes Subscriber	-	-	-
21 to pay any amount due and payable in respect of interest on the Class M Notes	345.066,67	345.066,67	-
22 to pay any surplus as Deferred Purchase Price to the Originator	409.214,58	409.214,58	-

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)	10.470.195,37	10.470.195,20	0,17
To pay pari passu e pro rata Class A2 principal amount (if and where applicable)	11.078.775,47	11.078.775,30	0,18
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 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 50 Series Notes 2023 : Amortisation Amounts

Principal Available for redeem	21.548.970,84
Class A1 Notes Initial Outstanding Principal	138.375.833,60
Class A1 Redeemed Amount	10.470.195,37
Principal paid on Class A1 Notes	10.470.195,20
Class A1 Notes Residual Outstanding Principal	127.905.638,40
Class A1 Pool Factor	0,39970512
Interest Payment Amount due and paid on Class A1	359.900,17
Interest Payment Date	29/12/2025
Interest Period	27/11/2025 - 29/12/2025
Interest amount	359.900,17
Class A2 Notes Initial Outstanding Principal	146.418.928,94
Class A2 Redeemed Amount	11.078.775,47
Principal paid on Class A2 Notes	11.078.775,30
Class A2 Notes Residual Outstanding Principal	135.340.153,64
Class A2 Pool Factor	0,39970512
Interest Payment Amount due and paid on Class A2	380.819,37
Interest Payment Date	29/12/2025
Interest Period	27/11/2025 - 29/12/2025
Interest amount	380.819,37
Class B Notes Initial Outstanding Principal	69.400.000,00
Class B Redeemed Amount	-
Principal paid on Class B Notes	-
Class B Notes Residual Outstanding Principal	69.400.000,00
Class B Pool Factor	1,00
Interest Payment Amount due and paid on Class B	293.022,22
Interest Payment Date	29/12/2025
Interest Period	27/11/2025 - 29/12/2025
Interest amount	293.022,22
Class C Notes Initial Outstanding Principal	57.900.000,00
Class B Redeemed Amount	-
Principal paid on Class C Notes	-
Class C Notes Residual Outstanding Principal	57.900.000,00
Class C Pool Factor	1,00
Interest Payment Amount due and paid on Class C	252.186,67
Interest Payment Date	29/12/2025
Interest Period	27/11/2025 - 29/12/2025
Interest amount	252.186,67
Class D Notes Initial Outstanding Principal	35.000.000,00
Class D Redeemed Amount	-
Principal paid on Class D Notes	-
Class D Notes Residual Outstanding Principal	35.000.000,00
Class D Pool Factor	1,00
Interest Payment Amount due and paid on Class D	155.555,56
Interest Payment Date	29/12/2025
Interest Period	27/11/2025 - 29/12/2025
Interest amount	155.555,56
Class E Notes Initial Outstanding Principal	32.800.000,00
Class E Redeemed Amount	-
Principal paid on Class E Notes	-
Class E Notes Residual Outstanding Principal	32.800.000,00
Class E Pool Factor	1,00
Interest Payment Amount due and paid on Class E	153.066,67
Interest Payment Date	29/12/2025
Interest Period	27/11/2025 - 29/12/2025
Interest amount	153.066,67
Class M Notes Initial Outstanding Principal	64.700.000,00
Class M Redeemed Amount	-
Principal paid on Class M Notes	-
Class M Notes Residual Outstanding Principal	64.700.000,00
Interest Payment Amount due and paid on Class M	345.066,67
Interest Payment Date	29/12/2025
Interest Period	27/11/2025 - 29/12/2025
Interest amount of the period	345.066,67

Portfolio Performance

CURRENT

Receivables Eligible Outstanding Principal of the Portfolio at Calculation Date

514.611.752,79

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

69.444,00
33,00
62,00
9,17

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.)	1.586.398,50	40.356.909,29	10.371.618,88	84.342,93	1.380.102,41	28.605.188,00
Number of Receivables	137	3.691	1.080	-	1.374	-

	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)	7.303.080,14	3.538.824,98	1.637.433,89	1.983.104,11	1.747.707,54	1.187.585,03	759.790,27	200.967,33
Principal Installments due but unpaid	113.393,67	103.325,26	80.432,95	113.718,23	109.645,01	72.367,15	64.514,23	22.814,22
Interest Installments due but unpaid	48.764,05	55.888,76	41.079,50	64.388,73	71.217,73	59.309,69	42.628,15	11.761,80
Others Installments due but unpaid	13.261,80	12.560,39	9.734,27	12.399,49	9.074,66	5.241,38	4.278,62	1.045,54
Number of Receivables	966	358	188	183	130	75	56	15

Pool concentration (including subsequent portfolio to be offered)

Pool of the New Vehicles	4,72%	4,83%
Pool of the Used Vehicles	12,53%	12,51%
Pool of the Personal Loans	79,27%	78,93%
Pool of the Furniture Loans (Mobili)	3,28%	3,50%
Pool of the Special Purpose Loans (Altro Finalizzato)	0,20%	0,23%
Number of Receivables	69.444	71.805
Weighted Average age (seasoning) of the Portfolio (in months)	33	32
Weighted average remaining term to maturity of the Portfolio (in months)	62	62
Weighted average Rate of Return of the Portfolio	9,17	9,14
Number of loans in the Ref. Period that allows a "rata posticipata"	47.726	49.068
Principal Amount Outstanding of loans, in the Ref. Period, that allows a "rata posticipata"	397.533.810	411.871.243
Number of loans in the Ref. Period for which the Debtors have exercised a "rata posticipata"	242	192
Principal Amount Outstanding of loans, in the Ref. Period, for which the Debtors have exercised a "rata posticipata"	3.828.469	2.812.220
Amount of the Installment in the Ref. Period in interest not paid by the Debtors following a "rata posticipata"	36.563	27.725

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 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	0,00
Principal Amount Outstanding of Receivables object of clause 5.1 of the Servicing cumulated since the Issue Date	272.960,33

Trigger

Current Value

Limit

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
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		
NO		
NO		
NO		
NO		
NO		
NO		
N.A	2,06%	3,50%
N.A	0,302%	0,90%
N.A		
NO		
NO		

Sale option not exercised by Agos for three consecutive Optional Purchase Dates
Principal Amount Outstanding of the Receivables included in the Initial Portfolio

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	9,17%	7,50%
N.A	0,01%	0,008%
N.A	79,27%	80,000%
N.A	12,53%	9,000%
N.A	€ 11.173	€ 17.000
N.A	4,21%	5,00%
N.A	4,58%	10%
N.A	77,25%	75%

Asset & Liabilities Reconciliation

Asset	Amount € MM	Size (% of assets)	Liabilities	Amount € MM	Size (% of assets)
Receivables	514.611.753	95,13%	Class A1	127.905.638	24,45%
Cash Reserve	12.865.294	2,38%	Class A2	135.340.154	25,88%
Payment Interruption Risk Reserve	13.442.486	2,48%	Class B	69.400.000	13,27%
Subsequent Portfolio	-	0,00%	Class C	57.900.000	11,07%
Expenses Required Amount	50.000	0,009%	Class D	35.000.000	6,69%
			Class E	32.800.000	6,27%
			Class M	64.700.000	12,37%
TOTAL	540.969.533	100,00%	TOTAL	523.045.792	100,00%

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

Amount Due	40.356.909,29
Amount Paid	40.356.909,29

Replenishment Amount	N.A
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Reserves Calculation

Cash Reserve Required Amount (until the Senior Notes will be redeemed in full)	12.865.293,82
Balance of the Cash Reserve Account at previous Payment Date	13.390.878,47
Balance of the Cash Reserve Account (current Payment Date)	12.865.293,82

Rata Posticipata Cash Reserve Account	-
<p>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</p>	
Principal Amount Outstanding of the Flexible Receivables CD-1	73,18%
Principal Amount Outstanding of the Flexible Receivables that have exercised CD-1	0,96%
Principal Amount Outstanding of the Flexible Receivables CD-2	73,18%
Principal Amount Outstanding of the Flexible Receivables that have exercised CD-2	0,68%

Payment Interruption Risk Reserve Required Amount (until the Senior Notes will be redeemed in full)	13.442.486,29
Balance of the Payment Interruption Risk Reserve Account at previous Payment Date	13.442.486,29
Balance of the Payment Interruption Risk Reserve Account (current Payment Date)	13.442.486,29

CRR statement

Class A1	138.375.833,60
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	146.418.928,94
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)	69.400.000,00
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)	57.900.000,00
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)	35.000.000,00
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)	32.800.000,00
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)	64.700.000,00
Notes Residual Total Outstanding Amount as of Payment Date	544.594.762,54
Notes retained by the Originator	75,86%

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'

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