

**Sunrise 97 SPV S.r.l.**

# **Investor Report**

**Payment Date**

**29/12/2025**

**Interest Period**

**27/11/2025**

**29/12/2025**

**Next Payment Date**

**27/01/2026**

## Issuer Available Funds

### Interest 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

174.656,60

(b) The Collections of Interest and the Collections of Fees received during the Reference Period immediately preceding such Payment Date

7.690.540,96

(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

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(d) any amount allocated on such Payment Date under item (i) and item (vii) of the Pre-Acceleration Principal Priority of Payments

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(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

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(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 the Notes (other than the Class X Notes) on the Calculation Date immediately preceding such Payment Date

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(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

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(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

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(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 Senior Notes and the Mezzanine Notes have not been fully redeemed nor cancelled

10.300.000,00

(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 Senior Notes and the Mezzanine Notes Notes have not been fully redeemed nor cancelled

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(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

6.539,66

**Total Interest Available Funds**

**18.171.737,22**

### Principal Available Funds

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)

32.630.945,35

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

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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

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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

739.002,60

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

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(f) any amount credited to the Defaulted Account out of the Interest Available Funds on such Payment Date

228.102,56

(g) Any amount allocated under item (ii)(b) of the Pre-Acceleration Principal Priority of Payments on any preceding Payment Date;

402.742,24

(h) on the Payment Date on which the Senior Notes and the Mezzanine 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

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(i) on the Regulatory Call Early Redemption Date, (A) the Originator Regulatory Loan Redemption Amount (which will be applied solely in accordance with item (iv) of the Pre-Acceleration Principal Priority of Payments on such Regulatory Call Early Redemption Date), and (B) any amount to be allocated under item (xvii) of the Pre-Acceleration Interest Priority of Payments out of the Interest Available Funds

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(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 on the Payment Interruption Risk Reserve Account

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**Total Principal Available Funds**

**34.000.792,75**

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

		Amounts Due	Amounts Paid	Amounts carried forward
1	(a) Taxes and Expenses	55,40	55,40	-
	(b) Replenishment Expenses Account up to Retention Amount	1.459,87	1.459,87	-
2	Interest and Expenses Component to the Servicer (on a Cancellation Date)	-	-	-
3	Remuneration to Representative of Noteholders (including costs and expenses)	355,84	355,84	-
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)	4.755,64	4.755,64	-
5	to pay any amount due and payable to Hedging Counterparty under the Hedging Agreement	312.198,58	312.198,58	-
6	Servicing Fee to the Servicer or to the Sub-Servicer	41.327,76	41.327,76	-
7	Interests on Class A Notes	1.740.950,40	1.740.950,40	-
8	Interests on Class B Notes	182.322,31	182.322,31	-
9	Interests on Class C Notes	160.352,71	160.352,71	-
10	Interests on Class D Notes	102.580,62	102.580,62	-
11	Interests on Class E Notes	164.718,93	164.718,93	-
12	if Notes Outstanding Principal Amount of the Senior Notes and the Mezzanine Notes has not been redeemed in full, to credit the payment Interruption Risk Reserve Account up to the Payment Interruption Risk Reserve Required Amount	10.300.000,00	10.300.000,00	-
13	if Notes Outstanding Principal Amount of the Senior Notes and the Mezzanine 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	228.102,56	228.102,56	-
14	Defaulted Interest Amount	-	-	-
15	to pay Class M Notes Interest Amount	92.960,00	92.960,00	-
16	to pay Class X Notes Interest Amount	-	-	-
17,	to pay Class X Notes Principal Amount	-	-	-
18	on the Regulatory Call Early Redemption Date, to allocate to the Principal Available Funds any amount remaining	-	-	-
19	starting from the Regulatory Call Early Redemption Date, to pay all amounts due and payable on such Payment Date in respect of interest on the Originator Regulatory Loan	-	-	-
20	to pay any amounts due and payable to the Hedging Counterparty upon early termination of the Hedging Agreement	-	-	-
21	to credit to the Rata Posticipata Cash Reserve Account an amount equal to the Interest Componet not collected	-	-	-
22	to pay any amount due and payable to the Joint Arrangers, the Joint Lead Managers, the Class A Notes Subscriber, the Mezzanine Notes	-	-	-
23	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	-	-	-
24	to pay any amount due and payable to the Junior Notes Subscriber	-	-	-
25	to pay any surplus as DPP pursuant to the MTA	4.839.596,60	4.839.596,60	-

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

	Amounts Due	Amounts Paid	Amounts carried forward
1 Defaulted Interest Amount	-	-	-
(a) aggregate amount due but unpaid out of the IAF under items (i), (iii), (iv), (v) and (vi)	-	-	-
(b) any amount due but unpaid out of the IAF under items (vii), (viii), (ix), (x) and (xi)	-	-	-
2 (a) During the Purchase Period, the Purchase Price of any Subsequent Portfolio purchased on such Payment Date	33.631.173,15	33.631.173,15	-
(b) to credit any amount remaining to the Collection Account	369.619,60	369.619,60	-
3 (i) during the Pro-Rata Amortisation Period, to pay (a) prior a Regulatory Call Early Redemption Date, the Class A, B, C, D, E and M Pro-Rata Amortisation Amount; and (b) starting from the Regulatory Call Early Redemption Date, the Class A Pro-Rata Amortisation Amount and any amount due and payable in respect of principal Originator Regulatory Loan	-	-	-
(ii) during the Sequential Amortisation Period, to pay all amounts due and payable on the Class A Notes	-	-	-
(iii) during the Sequential Amortisation Period, to pay all amounts due and payable on the Class B Notes	-	-	-
(iv) during the Sequential Amortisation Period, to pay all amounts due and payable on the Class C Notes	-	-	-
(v) during the Sequential Amortisation Period, to pay all amounts due and payable on the Class D Notes	-	-	-
(vi) during the Sequential Amortisation Period, to pay all amounts due and payable on the Class E Notes	-	-	-
(vii) during the Sequential Amortisation Period, all amounts due and payable on the Class M Notes (provided that on any Payment Date other than the Cancellation Date, a principal amount of Euro 1,000 shall remain outstanding)	-	-	-
(viii) during the Sequential Amortisation Period but starting from Regulatory Call Early Redemption Date, to pay all the amount due and payable towards the Originator Regulatory Loan	-	-	-
4 on the Regulatory Call Early Redemption Date, to pay any amounts comprising the Regulatory Call Allocated Principal Amount in accordance with the Regulatory Call Order of Allocation	-	-	-
5 to pay to the Servicer the Principal Component	-	-	-
6 to pay any amounts due and payable on such Payment Date to the Joint Arrangers, the Joint Lead Managers, the Class A Notes Subscriber, the Mezzanine Notes Subscriber and the Class X Notes Subscriber	-	-	-
7 any surplus to the Interest Available Funds	-	-	-

**Sunrise SPV 97 Series Notes 2025 : Amortisation Amounts**

Principal Available for redeem	-
Class A Notes Initial Outstanding Principal	740.200.000,00
Class A Redeemed Amount	-
Principal paid on Class A Notes	-
Class A Notes Residual Outstanding Principal	740.200.000,00
Class A Pool Factor	1,00
Interest Payment Amount due and paid on Class A	1.740.950,40
Interest Payment Date	29/12/2025
Interest Period	27/11/2025 - 29/12/2025
Interest amount	1.740.950,40
Class B Notes Initial Outstanding Principal	70.100.000,00
Class B Redeemed Amount	-
Principal paid on Class B Notes	-
Class B Notes Residual Outstanding Principal	70.100.000,00
Class B Pool Factor	1,00
Interest Payment Amount due and paid on Class B	182.322,31
Interest Payment Date	29/12/2025
Interest Period	27/11/2025 - 29/12/2025
Interest amount	182.322,31
Class C Notes Initial Outstanding Principal	56.800.000,00
Class C Redeemed Amount	-
Principal paid on Class C Notes	-
Class C Notes Residual Outstanding Principal	56.800.000,00
Class C Pool Factor	1,00
Interest Payment Amount due and paid on Class C	160.352,71
Interest Payment Date	29/12/2025
Interest Period	27/11/2025 - 29/12/2025
Interest amount	160.352,71
Class D Notes Initial Outstanding Principal	33.200.000,00
Class D Redeemed Amount	-
Principal paid on Class D Notes	-
Class D Notes Residual Outstanding Principal	33.200.000,00
Class D Pool Factor	1,00
Interest Payment Amount due and paid on Class D	102.580,62
Interest Payment Date	29/12/2025
Interest Period	27/11/2025 - 29/12/2025
Interest amount	102.580,62
Class E Notes Initial Outstanding Principal	38.800.000,00
Class E Redeemed Amount	-
Principal paid on Class E Notes	-
Class E Notes Residual Outstanding Principal	38.800.000,00
Class E Pool Factor	1,00
Interest Payment Amount due and paid on Class E	164.718,93
Interest Payment Date	29/12/2025
Interest Period	27/11/2025 - 29/12/2025
Interest amount	164.718,93
Class M Notes Initial Outstanding Principal	12.600.000,00
Class M Redeemed Amount	-
Principal paid on Class M Notes	-
Class M Notes Residual Outstanding Principal	12.600.000,00
Class M Pool Factor	1,00
Interest Payment Amount due and paid on Class M	164.718,93
Interest Payment Date	29/12/2025
Interest Period	27/11/2025 - 29/12/2025
Interest amount	92.960,00
Class X Notes Initial Outstanding Principal	-
Class X Redeemed Amount	-
Principal paid on Class X Notes	-
Class X Notes Residual Outstanding Principal	-
Class X Pool Factor	-
Interest Payment Amount due and paid on Class X	-
Interest Payment Date	29/12/2025
Interest Period	27/11/2025 - 29/12/2025
Interest amount of the period	-

## Portfolio Performance

		CURRENT
Receivables Eligible Outstanding Principal of the Portfolio at Calculation Date		917.679.628,59

Other portfolio details	97.297,00
Number of Receivables	10,00
Average age (seasoning) of the Portfolio (in months)	76,00
Weighted average remaining term to maturity of the Portfolio (in months)	10,43
Rate of Return of the Portfolio	

### 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.)	228.102,56	267.761,17	-	-	-
Number of Receivables	27	30	-	-	-

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)	8.158.472,36	3.303.240,00	1.488.496,51	1.879.865,74	1.440.629,55	555.260,40	24.780,93	-
Principal Installments due but unpaid	112.468,36	76.315,49	52.408,66	92.950,08	85.356,63	30.636,72	981,09	-
Interest Installments due but unpaid	61.773,56	57.108,44	40.473,34	68.158,54	65.129,28	25.595,78	1.264,53	-
Others Installments due but unpaid	12.390,84	9.461,42	5.715,70	10.064,65	6.437,77	2.210,57	31,24	-
Number of Receivables	1.089	332	136	187	119	52,00	1,00	-

### Pool concentration (including subsequent portfolio to be offered)

Pool of the New Vehicles	4,56%	4,37%
Pool of the Used Vehicles	10,81%	10,64%
Pool of the Personal Loans	74,32%	74,67%
Pool of the Furniture Loans (Mobili)	7,48%	7,45%
Pool of the Special Purpose Loans (Altro Finalizzato)	2,84%	2,86%
Number of Receivables	104.221	
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	10,43	
Number of loans in the Ref. Period that allows a "rata posticipata"	53.414	
Principal Amount Outstanding of loans, in the Ref. Period, that allows a "rata posticipata"	677.803.615	
Number of loans in the Ref. Period for which the Debtors have exercised a "rata posticipata"	1.088	
Principal Amount Outstanding of loans, in the Ref. Period, for which the Debtors have exercised a "rata posticipata"	20.578.642	
Amount of the Instalment in the Ref. Period in interest not paid by the Debtors following a "rata posticipata"	205.567	
Amount of the Instalment in the Ref. Period in principal not paid by the Debtors following a "rata posticipata"	160.017,63	

### 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	11.729,13

## Triggers

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

### 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  
 Balance of General Acct is higher than 15% of the PAO of the Receivables  
 The Originator has not exercised the Sale Option for 3 (three) consecutive Optional Purchase Dates.

NO	
0,93%	3,50%
NO	
NO	

### Sequential Redemption Events

Cumulative Gross Default Ratio  
 Revoking of the Servicer  
 Uncleared Principal Shortfall  
 Clean-up Event and no repurchase of Portfolios

NO		
NO		
NO	-	1.000.000,00
NO		

### Cumulative Gross Default

1-6 months  
 7-12 months  
 13-24 months  
 25-36 months  
 37-onwards

NO	0,00%	2,00%
NO	0,00%	2,50%
NO	0,00%	3,50%
NO	0,00%	4,50%
NO	0,00%	5,50%

### 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	10,36%	9,50%
Yes	0,0071%	0,008%
Yes	74,32%	78%
Yes	10,81%	12%
Yes	€ 13.783	€ 17.000
Yes	2,91%	5%
Yes	4,59%	10%
Yes	73,62%	75%

## Asset & Liabilities Reconciliation

Asset	Amount € MM	Size (% of assets)	Liabilities	Amount € MM	Size (% of assets)
Receivables	917.679.629	95,39%	Class A	740.200.000	77,78%
Rata Posticipata Cash Reserve	-	0,00%	Class B	70.100.000	7,37%
Payment Interruption Risk Reserve	10.300.000	1,07%	Class C	56.800.000	5,97%
Expenses Account Balance	28.540	0,003%	Class D	33.200.000	3,49%
Subsequent Portfolio	33.631.173		Class E	38.800.000	4,08%
			Class M	12.600.000	1,32%
			Class X	-	0,00%
<b>TOTAL</b>	<b>962.008.961</b>	<b>96,47%</b>	<b>TOTAL</b>	<b>951.700.000</b>	<b>100,00%</b>

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

Amount Due	<b>267.761,17</b>
Amount Paid	<b>267.761,17</b>

Replenishment Amount	<b>369.619,60</b>
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## 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%	73,84%
Principal Amount Outstanding of the Flexible Receivables that have excercised CD-1	3,04%
Principal Amount Outstanding of the Flexible Receivables CD-2 %	73,85%
Principal Amount Outstanding of the Flexible Receivables that have excercised CD-2	6,42%

<b>Payment Interruption Risk Reserve Required Amount (until the Senior Notes will be redeemed in full)</b>	10.300.000,00
Balance of the Payment Interruption Risk Reserve Account at previous Payment Date	10.300.000,00
Balance of the Payment Interruption Risk Reserve Account ( current Payment Date)	10.300.000,00

## CRR statement

Class A	740.200.000,00
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	11,00%
Class A Notes publicly-placed with investors which are not in the Originator Group	89,00%
Class B	70.100.000,00
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	5,00%
Class B Notes publicly-placed with investors which are not in the Originator Group	95,00%
Class C	56.800.000,00
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	5,00%
Class C Notes publicly-placed with investors which are not in the Originator Group	95,00%
Class D	33.200.000,00
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	5,00%
Class D Notes publicly-placed with investors which are not in the Originator Group	95,00%
Class E	38.800.000,00
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	5,00%
Class E Notes publicly-placed with investors which are not in the Originator Group	95,00%
Class X (Self-Retained)	-
Class X Notes privately-placed with investors which are not in the Originator Group	
Class X Notes retained by a member of the Originator Group	100,00%
Class X Notes publicly-placed with investors which are not in the Originator Group	
Class M (Self - Retained)	12.600.000,00
Notes Residual Total Outstanding Amount as of Payment Date	951.700.000,00
Notes retained by the Originator	10,92%

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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