

## SECURITISATION INFORMATION

STSS4 - Securitisation unique identifier	815600F37471C4E69D64N202501
STSS6 - Securitisation repository	European DataWarehouse GmbH
Securitisation type	Public
STSS7 - Securitisation name	Sunrise 2025-1
STSS9 - Securitisation classification	non-ABCP securitisation
STSS10 - Underlying exposures classification	credit facilities provided to individuals for personal, family or household consumption purposes
STSS4 - Multiple STS notifications flag	No
STSS4 - Multiple STS notifications reason	-
STSS4 - Multiple STS notifications comment	-

## LIST OF INSTRUMENTS

STSS1 - Instrument ISIN	IT0005638025	IT0005638033	IT0005638041	IT0005638058	IT0005638066	IT0005638074	IT0005638082
STSS1 - INSTRUMENT CODE TYPE	-	-	-	-	-	-	-
STSS1 - INSTRUMENT CODE	-	-	-	-	-	-	-
ISIN SHORT NAME	SunriseSPV96/VAR 20500427	SunriseSPV96/VAR 20500427	SunriseSPV96/3.6 BD 20500427	SunriseSPV96/4 BD 20500427	SunriseSPV96/5 BD 20500427	SunriseSPV96/6.2 BD 20500427	-

## DESIGNATED ENTITY

STSS0 - Designated entity LEI	815600F37471C4E69D64
Designated entity name	AGOS-DUCATO S.P.A.

## ORIGINATOR

STSS2 - Originator LEI	815600F37471C4E69D64
Originator name	AGOS-DUCATO S.P.A.
STSS8 - Originator country	ITALY

## ORIGINAL LENDER

STSS2 - Original Lender LEI	-
Original Lender name	-
STSS8 - Original Lender country	-

## SSPE

STSS8 - SSPE Country	ITALY
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## SPONSOR

STSS2 - Sponsor LEI	-
Sponsor name	-

STSS8 - Sponsor country	-
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## PROSPECTUS

STSS5 - Prospectus country	-
STSS5 - Prospectus identifier	-
STSS11 - Issue date	2025-03-17
STSS5 - Exemption on Prospectus	The securitisation is exempted from publication of the prospectus because the exemptions under article 1, paragraph 4, letters a) and c) of Regulation (EU) 2017/1129 apply to the transaction.

## CREDIT INSTITUTION

STSS17 - Originator (or original lender) is not a Credit institution	Yes
STSS18 - Credit granting criteria compliance	Confirmed
STSS18 - Credit granting criteria compliance comment	Agos, in its capacity as Originator, (i) has applied and will apply, as the case may be, to the Receivables the same sound and well-defined criteria for credit-granting which it applies to non-securitised exposures, (ii) has clearly established the process for approving and, where relevant, amending, renewing and refinancing the Receivables as it applies to the exposures it holds; and (iii) has effective systems in place to apply those criteria and processes in order to ensure that credit granting is based on a thorough assessment of the Debtors' creditworthiness taking appropriate account of factors relevant to verifying the prospect of each Debtor meeting his obligations under the Consumer Loan Agreements (for further details, see the section of the Prospectus headed "Compliance with EU STS Requirements - Criteria for credit-granting").
STSS19 - Credit granting criteria supervision	Confirmed
STSS19 - Credit granting criteria supervision comment	Agos is a financial intermediary enrolled in the register held by the Bank of Italy pursuant to article 106 of the Consolidated Banking Act and it is subject to supervision (for further details, see the sections of the Prospectus headed "The Originator and the Servicer" and "Compliance with EU STS Requirements - Criteria for credit-granting").

## STS NOTIFICATION INFORMATION

STSS3 - STS notification identifier	815600F37471C4E69D64N20250101
Update description	-
STSS12 - Last notification date	2025-03-17
Initial notification date	2025-03-17
Notification reporting entity	ITA03
Notification Reporting Entity STS compliance status	Compliant
Cancelled status	Not cancelled
Sanction status	Not sanctioned
Previously authorised Notification Reporting Entity	-

## AUTHORISED THIRD PARTY

STSS13 - Authorised Third party	Yes
STSS13 - Authorised Third party statement	Prime Collateralised Securities (PCS) EU SAS has verified that the Securitisation complies with the STS criteria.
STSS14 - Authorised Third party name	Prime Collateralised Securities (PCS) EU SAS
Authorised Third party country	FRANCE
STSS15 - Authorised Third party competent authority	FR-France - Autorité des Marchés Financiers (AMF)

## CA STS NON-COMPLIANCE

STSS16 - CA STS non-compliance status	Compliant
User profile	-
STSS16 - Reason	-
Comment	-
STSS16 - Significant Event Information hyperlink	-

#### REQUIREMENTS ON SIMPLICITY

STSS20 - True sale or assignment transfer	Confirmed
STSS20 - True sale or assignment transfer comment	Pursuant to the Master Transfer Agreement, the Originator (i) has assigned and transferred without recourse (pro soluto) to the Issuer, which has purchased, in accordance with the combined provisions of articles 1 and 4 of the Securitisation Law and the provisions of Law 52, all of its rights, title and interest in and to the Initial Portfolio and (ii) may assign and transfer without recourse (pro soluto) to the Issuer, which shall purchase, in accordance with the combined provisions of articles 1 and 4 of the Securitisation Law and the provisions of Law 52, all of its rights, title and interest in and to each Subsequent Portfolio. The transfer of the Receivables included in the Initial Portfolio has been rendered enforceable against any third party creditors of the Originator (including any insolvency receiver of the same) through (i) the publication of a notice of transfer in the Official Gazette No. 28, Part II, of 6 March 2025, and (ii) the registration of the transfer in the Companies' Register of Milan - Monza Brianza - Lodi on 10 March 2025 while the transfer of the Receivables included in each Subsequent Portfolio will be rendered enforceable against any third party creditors of the Originator (including any insolvency receiver of the same) through the payment of the relevant Initial Purchase Price to be paid by the Issuer to the Originator with formalities granting the date certain at law (data certa) pursuant to the combined provisions of articles 1 and 4 of the Securitisation Law and the applicable articles of Law 52 (for further details, see the section of the Prospectus headed "Transaction Documents - Description of the Master Transfer Agreement"). The true sale nature of the transfer of the Receivables and the validity and enforceability of the same is covered by the legal opinion issued by the legal counsel to the Joint Arrangers and the Joint Lead Managers, which has been made available to the PCS and may be disclosed to any relevant competent authority referred to in article 29 of the EU Securitisation Regulation. As a general note, in this STS notification, except as (otherwise) defined or construed herein or in so far as the context otherwise required, words, expressions and capitalised terms used but not defined or construed herein shall have the meanings defined or construed in the prospectus with respect to the Sunrise SPV 96 S.r.l. securitisation dated 13 March 2025 (the Prospectus).
STSS21 - Subject to severe clawback	No
STSS21 - Subject to severe clawback comment	-
STSS22 - Clawback provisions exemption	N/A
STSS22 - Clawback provisions exemption comment	-
STSS23 - The seller is not the original lender flag	No
STSS23 - Transfer where the seller is not the original lender	N/A
STSS23 - Transfer where the seller is not the original lender comment	-
STSS24 - Transfer at a later stage	N/A
STSS24 - Transfer at a later stage comment	-
STSS24 - Alternative mechanism	N/A
STSS24 - Alternative mechanism comment	-
STSS25 - Representations and warranties	Confirmed
STSS25 - Representations and warranties comment	Under the Warranty and Indemnity Agreement, the Originator has represented and warranted that, as at the relevant Purchase Date, each Receivable is fully and unconditionally owned and available directly to the Originator and, to the best of the Originator's knowledge, is not subject to any lien (pignoramento), seizure (sequestro) or other charge in favour of any third party (including any company belonging to the Originator's group), except any charge arising from the applicable mandatory law, or otherwise in a condition that can be foreseen to adversely affect the enforceability of the transfer of Receivables under the Master Transfer Agreement and is freely transferable to the Issuer. For further details, see the sections of the Prospectus headed "The Portfolios - Other features of the Portfolios" and "Transaction Documents - Description of the Warranty and Indemnity Agreement").
STSS26 - Underlying exposures eligibility criteria	Confirmed

STSS26 - Underlying exposures eligibility criteria comment	The initial underlying exposures included in the Initial Portfolio have been selected by the Originator on the basis of the Eligibility Criteria set forth under the Master Transfer Agreement. In addition, the exposures that may be transferred to the Issuer after the Issue Date shall meet the Eligibility Criteria applied to the initial underlying exposures included in the Initial Portfolio (for further details, see the sections of the Prospectus headed "Transaction Documents - Description of the Master Transfer Agreement" and "The Portfolios - Eligibility Criteria").
STSS26 - Underlying exposures selection processes	Confirmed
STSS26 - Underlying exposures selection processes comment	<p>The disposal of Receivables is permitted only in the following circumstances: (A) from the Originator to the Issuer, in the context of the transfer of Subsequent Portfolios during the Purchase Period, (B) from the Issuer to the Originator, in case of any misrepresentation of the Originator pursuant to the terms and conditions of the Warranty and Indemnity Agreement, (C) from the Issuer to the Originator, in the context of the repurchase of the Portfolios in case of exercise of a Purchase Option or in the context of the repurchase of individual Receivables in case of exercise of the Partial Purchase Option (provided that (i) the Partial Purchase Option shall not be exercised by the Originator for speculative purposes aimed at achieving a better performance for the Securitisation; (ii) in case of the Defaulted Receivables, such option may be exercised by Agos only to the extent that the repurchase is aimed at facilitating the recovery and liquidation process with respect to those Defaulted Receivables, (iii) in case of individual Receivables other than the Defaulted Receivables, such option may be exercised by Agos in extraordinary circumstances only and in any case without prejudice to the interests of the Noteholders, and (iv) in any event the Receivables subject to repurchase shall have, as at the relevant repurchase date, a total Principal Amount Outstanding not exceeding Euro 66,000,000, in relation to the Partial Purchase Option provided for by Article 17.1 of the Master Transfer Agreement, and not exceeding Euro 66,000,000, in relation to the Partial Purchase Option provided for by Article 17.7 of the Master Transfer Agreement), (D) from the Issuer (or the Representative of the Noteholders on its behalf) to third parties in the context of the disposal of the Portfolios following the delivery of a Trigger Notice, a Redemption for Taxation Notice or a Regulatory Event Notice (provided that in each case the Originator shall have respectively a call-option right or a pre-emption right in accordance with the provisions of the Master Transfer Agreement or the Intercreditor Agreement, as the case may be), and (E) from the Issuer (or the Servicer on its behalf) to third parties in the context of the sale of individual Defaulted Receivables pursuant to the terms of the Servicing Agreement. Therefore, none of the Transaction Documents provide for (i) a portfolio management which makes the performance of the Securitisation dependent both on the performance of the Receivables and on the performance of the portfolio management of the Securitisation, thereby preventing any investor in the Notes from modelling the credit risk of the Receivables without considering the portfolio management strategy of the Servicer; or (ii) a portfolio management which is performed for speculative purposes aiming to achieve better performance, increased yield, overall financial returns or other purely financial or economic benefit. In addition, the exposures that may be transferred to the Issuer after the Issue Date shall meet the Eligibility Criteria applied to the initial underlying exposures included in the Initial Portfolio (for further details, see the sections of the Prospectus headed "Transaction Documents - Description of the Master Transfer Agreement", "Transaction Documents - Description of the Servicing Agreement", "Transaction Documents - Description of the Warranty and Indemnity Agreement", "Transaction Documents - Description of the Intercreditor Agreement" and "The Portfolios - Eligibility Criteria").</p>
STSS27 - Homogeneity of assets	Confirmed

STSS27 - Homogeneity of assets comment	The Initial Portfolio satisfies and each Subsequent Portfolio is expected to satisfy the homogeneous conditions of article 20(8), first paragraph, of the EU Securitisation Regulation and the applicable Regulatory Technical Standards. In particular, pursuant to the Warranty and Indemnity Agreement, the Originator has represented and warranted that, as at the relevant Valuation Date and as at the relevant Purchase Date, the Receivables comprised in the Initial Portfolio are, and the Receivables comprised in each Subsequent Portfolio will be, homogeneous in terms of asset type, taking into account the specific characteristics relating to the cash flow of the asset type including their contractual, credit-risk and prepayment characteristics, for the purposes of article 20(8) of the EU Securitisation Regulation and the Regulatory Technical Standards, given that: (i) all Receivables are or will be, as the case may be, originated by the Originator based on similar loan disbursement policies which apply similar approaches to the assessment of credit risk associated with the underlying exposures; (ii) all Receivables are or will be, as the case may be, serviced by the Originator pursuant to similar servicing procedures; (iii) all Receivables fall or will fall, as the case may be, within the same asset category of the relevant Regulatory Technical Standards named "credit facilities provided to individuals for personal, family or household consumption purposes", and (iv) although no specific homogeneity factor is required to be met, as at the relevant Valuation Date all Debtors are (or will be, as the case may be) resident in the Republic of Italy. In addition, under the Warranty and Indemnity Agreement the Originator has represented and warranted that (i) the Receivables comprised in the Initial Portfolio contain, and the Receivables comprised in each Subsequent Portfolio will contain, obligations that are contractually binding and enforceable, with full recourse to the Debtors, pursuant to article 20(8), first paragraph, of the EU Securitisation Regulation and the EBA Guidelines on STS Criteria; and (ii) the Initial Portfolio does not, and each Subsequent Portfolio will not, include any transferable securities, as defined in point (44) of article 4(1) of Directive 2014/65/EU, pursuant to article 20(8), last paragraph, of the EU Securitisation Regulation. Finally, pursuant to the Eligibility Criteria set out in the Master Transfer Agreement, the Loans will be repayable in instalments pursuant to the relevant Amortising Plan (for further details, see the sections of the Prospectus headed "The Portfolios", "Description of the Transaction Documents - The Master Transfer Agreement" and "Description of the Transaction Documents - The Warranty and Indemnity Agreement").
STSS28 - No re-securitisation	Confirmed
STSS28 - No re-securitisation comment	Under the Warranty and Indemnity Agreement, the Originator has represented and warranted that, as at the relevant Valuation Date and as at the relevant Purchase Date, the Initial Portfolio does not, and the Subsequent Portfolio will not, comprise any securitisation positions. Accordingly, the notified securitisation is not a re-securitisation (for further details, see the sections of the Prospectus headed "The Portfolios - Other features of the Portfolios" and "Transaction Documents - Description of the Warranty and Indemnity Agreement").
STSS29 - Soundness of the underwriting standards (ordinary course of business)	Confirmed
STSS29 - Soundness of the underwriting standards (ordinary course of business) comment	The Originator has represented and warranted that (i) each of the Receivables derives from duly executed Consumer Loan Agreements which have been granted by Agos in its ordinary course of business, (ii) Agos has expertise in originating exposures of a similar nature to those assigned under the Securitisation from the date of its incorporation; (iii) the Consumer Loans have been granted in accordance with the loan disbursement policy applicable from time to time that is no less stringent than the loan disbursement policy applied by Agos at the time of origination to similar exposures that are not assigned under the Securitisation. For further details, reference is made to the sections of the Prospectus headed "The Portfolios - Other features of the Portfolios" and "Transaction Documents - Description of the Warranty and Indemnity Agreement".
STSS29 - Soundness of the underwriting standards (disclosure)	Confirmed
STSS29 - Soundness of the underwriting standards (disclosure) comment	Under the Warranty and Indemnity Agreement Agos shall inform the Calculation Agent of any material changes occurred after the Issue Date in the loan disbursement policy from time to time applicable in respect of the Receivables to be included in any Subsequent Portfolio, providing an explanation of any such change and an assessment of any impact it may have on the new Loans, in order for the Calculation Agent to include such information in the Inside Information and Significant Event Report to be sent to the Reporting Entity so that this latter is able to make available the Inside Information and Significant Event Report without delay to potential investors in the Notes pursuant to article 20, paragraph 10, of the EU Securitisation Regulation and the EBA Guidelines on STS Criteria. For further details, reference is made to the sections of the Prospectus headed "The Portfolios - Other features of the Portfolios" and "Transaction Documents - Description of the Warranty and Indemnity Agreement".
STSS29 - Residential Loan requirement	N/A
STSS29 - Residential Loan requirement comment	-
STSS29 - Borrower's creditworthiness assessment	Confirmed

STSS29 - Borrower's creditworthiness assessment comment	Under the Warranty and Indemnity Agreement, the Originator has represented and warranted that it has assessed the Debtors' creditworthiness in compliance with the requirements set out in article 8 of Directive 2008/48/EC. For further details, reference is made to the sections of the Prospectus headed "The Portfolios - Other features of the Portfolios" and "Transaction Documents - Description of the Warranty and Indemnity Agreement".
STSS30 - Originator/Lender Expertise	Confirmed
STSS30 - Originator/Lender Expertise comment	Agos Ducato S.p.A. (Agos) is a joint-stock company duly incorporated under the laws of Italy and licenced to carry out lending activity pursuant to article 106 of the Banking Act. Agos is an established originator and servicer active in the consumer loan market since 1989. Moreover, under the Warranty and Indemnity Agreement, Agos has represented and warranted that it has the required expertise in originating consumer loans which are of a similar nature as the Loans within the meaning of article 20(10) of the EU Securitisation Regulation (taking the EBA Guidelines on STS into account), as it has a license in accordance with the Banking Act and a minimum of 5 years' experience in originating consumer loans. Reference is also made to the sections of the Prospectus headed "The Originator and the Servicer" and "The Procedures".
STSS31 - Defaulted or restructured exposures	Confirmed
STSS31 - Defaulted or restructured exposures comment	Under the Warranty and Indemnity Agreement, Agos has represented and warranted that, as at the relevant Valuation Date and as at the relevant Purchase Date, the Initial Portfolio does not, and each Subsequent Portfolio will not, include Receivables qualified as exposures in default within the meaning of article 178, paragraph 1, of Regulation (EU) no. 575/2013 or as exposures to a credit-impaired debtor or guarantor, who, to the best of Agos's knowledge: (i) has been declared insolvent or had a court grant his creditors a final non-appealable right of enforcement or material damages as a result of a missed payment within 3 (three) years prior to the date of origination or has undergone a debt-restructuring process with regard to his non-performing exposures within 3 (three) years prior to the date of transfer of the underlying exposures to the Issuer; (ii) was, at the time of origination, where applicable, on a public credit registry of persons with adverse credit history; or (iii) has a credit assessment or a credit score indicating that the risk of contractually agreed payments not being made is significantly higher than the ones of comparable exposures held by Agos which have not been assigned under the Securitisation. For further details, see the sections of the Prospectus headed "The Portfolios - Other features of the Portfolios" and "Transaction Documents - Description of the Warranty and Indemnity Agreement" .
STSS32 - At least one payment at the time of transfer	Confirmed
STSS32 - At least one payment at the time of transfer comment	Pursuant to the Eligibility Criteria set out in the Master Transfer Agreement, the Receivables arise from Consumer Loans in respect of which at least the first and the second Instalments of the relevant Amortising Plan have become due and have been paid by the relevant Debtor as at the relevant Valuation Date. Accordingly, the exemption set forth in article 20, paragraph 12, of EU Securitisation Regulation is not applicable. Reference is made to Annex A (Eligibility Criteria) to the Master Transfer Agreement and the section of the Prospectus headed "The Portfolios - Eligibility Criteria".
STSS32 - Payment exemption	-
STSS32 - Payment exemption comment	-
STSS33 - Degree of dependence on repayments	Confirmed
STSS33 - Degree of dependence on repayments comment	The Receivables comprised in the Initial Portfolio arise and in each Subsequent Portfolio will arise from consumer loans which provide for an Amortising Plan with 10 (ten), 11 (eleven) or 12 (twelve) Instalments in each calendar year. Under the Warranty and Indemnity Agreement, the Originator has represented that there are no Receivables that depend on the sale of assets to repay their outstanding principal balance at contract maturity since the Consumer Loans are not secured over any specified assets; therefore, the repayment of the Notes has not been structured to depend predominantly on the sale of any asset (for further details, see the sections of the Prospectus headed "The Portfolios" and "Transactions Documents - Description of the Warranty and Indemnity Agreement").

#### REQUIREMENTS ON TRANSPARENCY

STSS58 - Historical Default and Loss Performance Data	Confirmed
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STSS58 - Historical Default and Loss Performance Data comment	Under the Intercreditor Agreement (i) Agos has confirmed that, as initial holder of a portion of the Class A1 Notes and all the Class A2 Notes, the Mezzanine Notes and the Junior Notes, it has been, before pricing, in possession of, and it has made available to potential investors in the Notes, through the Securitisation Repository, data on static and dynamic historical default and loss performance, such as delinquency and default data, for substantially similar exposures to those being securitised, and the sources of those data and the basis for claiming similarity, provided that such data cover a period of at least 5 (five) years, and (ii) in case of transfer of any Notes by Agos to third party investors after the Issue Date, it has undertaken to make available to potential investors in such Notes before pricing, through the Securitisation Repository, data on static and dynamic historical default and loss performance, such as delinquency and default data, for substantially similar exposures to those being securitised, and the sources of those data and the basis for claiming similarity, provided that such data cover a period of at least 5 (five) years. Reference is also made to section of the Prospectus headed "Transaction Documents - Description of the Intercreditor Agreement".
STSS58 - Historical Default and Loss Performance Data location	Under the Intercreditor Agreement Agos (i) has confirmed that before pricing it has been, as initial holder of a portion of the Class A1 Notes and all the Class A2 Notes, the Mezzanine Notes and the Junior Notes, in possession of and it has made available, before pricing, to potential investors in the Notes and (ii) in case of transfer of any Notes by Agos to third party investors after the Issue Date, has undertaken to make available to potential investors in such Notes before pricing, through the Securitisation Repository, data on static and dynamic historical default and loss performance, such as delinquency and default data, for substantially similar exposures to those being securitised, and the sources of those data and the basis for claiming similarity, provided that such data cover a period of at least 5 (five) years. Reference is also made to section of the Prospectus headed "Transaction Documents - Description of the Intercreditor Agreement".
STSS59 - Sample external verification	Confirmed
STSS59 - Sample external verification comment	Pursuant to article 22, paragraph 2, of the EU Securitisation Regulation, an external verification (including verification that the data disclosed in the Prospectus in respect of the Receivables are accurate) has been made in respect of the Initial Portfolio prior to the Issue Date by an appropriate and independent party and no significant adverse findings have been found. The verification has confirmed: (i) that the data disclosed in the Prospectus in respect of the Receivables are accurate; (ii) the accuracy of the information provided in the documentation and in the IT systems, in respect of each selected position of the sample of the Initial Portfolio – with confidence levels and error rates in line with the EBA Guidelines on STS Criteria; and (iii) that the data of the Receivables included in the Initial Portfolio contained in the loan-by-loan data tape prepared by Agos are compliant with the Eligibility Criteria that are able to be tested prior to the Issue Date. Reference is also made to section of the Prospectus headed "The Portfolios".
STSS60 - Liability cash flow model (prior pricing)	Confirmed
STSS60 - Liability cash flow model (prior pricing) comment	Under the Intercreditor Agreement (i) Agos has confirmed that before pricing it has been, as initial holder of a portion of the Class A1 Notes and all the Class A2 Notes, the Mezzanine Notes and the Junior Notes, in possession of, and has made available to potential investors in the Notes a liability cash flow model (through Bloomberg/Index) which precisely represents the contractual relationship between the Receivables and the payments flowing between the Originator, the investors in the Notes, other third parties and the Issuer, and (ii) in case of transfer of any Notes held by Agos to third party investors after the Issue Date, it has undertaken to make available to potential investors in such Notes before pricing a liability cash flow model (through Bloomberg/Index) which precisely represents the contractual relationship between the Receivables and the payments flowing between the Originator, the investors in the Notes, other third parties and the Issuer (for further details, see the section headed "Transaction Documents - Description of the Intercreditor Agreement").
STSS60 - Liability cash flow model (after pricing)	Confirmed
STSS60 - Liability cash flow model (after pricing) comment	Pursuant to the Intercreditor Agreement Agos has undertaken to make available to investors in the Notes on an ongoing basis and to potential investors in the Notes upon request a liability cash flow model (through Bloomberg/Index) (to be updated during the course of the Securitisation) which precisely represents the contractual relationship between the Receivables and the payments flowing between the Originator, the investors in the Notes, other third parties and the Issuer (for further details, see the section headed "Transaction Documents - Description of the Intercreditor Agreement").
STSS61 - Environmental performance availability	N/A
STSS61 - Environmental performance availability comment	-
STSS62 - Article 7 compliance	Confirmed

STSS62 - Article 7 compliance comment	Under the Intercreditor Agreement, the parties thereto have acknowledged that the Originator shall be responsible for compliance with article 7 of the EU Securitisation Regulation. Each of the Issuer and the Originator has agreed that Agos is designated as Reporting Entity, pursuant to and for the purposes of article 7, paragraph 2, of the EU Securitisation Regulation and that, in such capacity as Reporting Entity, it has fulfilled before pricing and/or shall fulfil after the Issue Date (as the case may be) the information requirements pursuant to points (a), (b), (d), (e), (f) and (g) of the first subparagraph of article 7, paragraph 1 of the EU Securitisation Regulation by making available the relevant information through the Securitisation Repository.
STSS62 - Underlying information	Confirmed
STSS62 - Underlying information comment	As to pre-pricing information, Agos (i) has confirmed that before pricing it has been, as initial holder of a portion of the Class A1 Notes and all the Class A2 Notes, the Mezzanine Notes and the Junior Notes, in possession of, and has made available to potential investors in the Notes, through the Securitisation Repository, the data relating to each Consumer Loan (and therefore it has not requested to receive the information under point (a) of the first subparagraph of article 7, paragraph 1, of the EU Securitisation Regulation) and (ii) in case of transfer of any Notes by Agos to third party investors after the Issue Date, it has undertaken to make available to potential investors in the Notes before pricing, through the Securitisation Repository, the information under point (a) of article 7, paragraph 1, of the EU Securitisation Regulation. For further details see the sections of the Prospectus headed "Transaction Documents - Description of the Servicing Agreement", "Transaction Documents - Description of the Cash Allocation, Management and Payments Agreement", "Transaction Documents - Description of the Intercreditor Agreement" and "General Information".
STSS62 - Before pricing documentation	Confirmed
STSS62 - Before pricing documentation comment	As to pre-pricing information, Agos (i) has confirmed that before pricing it has been, as initial holder of a portion of the Class A1 Notes and all of the Class A2 Notes, the Mezzanine Notes and the Junior Notes, in possession of, and has made available to potential investors in the Notes, through the Securitisation Repository, in draft form, the information and the documents under points (b) and (d) of the first subparagraph of article 7, paragraph 1, of the EU Securitisation Regulation and (ii) in case of transfer of any Notes by Agos to third party investors after the Issue Date, it has undertaken to make available to potential investors in the Notes before pricing, through the Securitisation Repository, the information and the documents under points (b) and (d) of article 7, paragraph 1, of the EU Securitisation Regulation. For further details see the sections of the Prospectus headed "Transaction Documents - Description of the Servicing Agreement", "Transaction Documents - Description of the Cash Allocation, Management and Payments Agreement", "Transaction Documents - Description of the Intercreditor Agreement" and "General Information".

#### REQUIREMENTS ON STANDARDISATION

STSS35 - Mitigation of Interest rates and currency risks	Confirmed
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STSS35 - Mitigation of Interest rates and currency risks comment	For the purpose of compliance with Article 21(2) of the EU Securitisation Regulation in order to mitigate any interest rate risk connected with the Senior Notes, the Issuer has entered into a 1992 ISDA Master Agreement with the Hedging Counterparty on or about the Issue Date, together with the Schedule and the Credit Support Annex thereto and the confirmation documenting the interest rate swap transaction supplemental thereto, under which, subject to the conditions set out thereunder, the Issuer will pay to the Hedging Counterparty a fixed amount, and the Hedging Counterparty will pay to the Issuer a floating amount (for further details, see Condition 6.2 (Rates of Interest) and the section headed "Transaction Documents - Description of the Hedging Agreement"). The execution of the Hedging Agreement by the Issuer constitutes an appropriate mitigation of the interest rate risk connected with the Senior Notes for the purpose of compliance with article 21, paragraph 2, of the EU Securitisation Regulation. In addition (i) under the Warranty and Indemnity Agreement, the Originator has represented and warranted that the Receivables included in the Initial Portfolio have, and the Receivables included in each Subsequent Portfolio will have, a fixed interest rate pursuant to the relevant Consumer Loan Agreement, and (ii) the rate of interest applicable to the Mezzanine Notes and the Junior Notes will be a fixed rate pursuant to Condition 6.2 (Rates of Interest); therefore there is no interest rate risk to be mitigated with respect to the Mezzanine Notes and the Junior Notes as required by Article 21(2) of the EU Securitisation Regulation. Any payment risk arising from the mismatch between the interest rate on the Consumer Loans and the interest rate on the Notes is mitigated (i) by the Concentration Limit on the Interest Rate which shall be at least 9.5%; and (ii) with respect to (a) the Senior Notes, by the subordination of the Mezzanine Notes of each Class and the Junior Notes and the payments made by the Hedging Counterparty under the Hedging Agreement; (b) the Class B Notes, by the subordination of the Class C Notes, the Class D Notes, the Class E Notes and the Junior Notes; (c) the Class C Notes, by the subordination of the Class D Notes, the Class E Notes and the Junior Notes; (d) the Class D Notes, by the subordination of the Class E Notes and the Junior Notes; (e) the Class E Notes, by the subordination of the Junior Notes; and (f) to a lesser extent in respect of all Classes of Rated Notes, by the amounts standing to the credit of the Rata Posticipata Cash Reserve Account and the Payment Interruption Risk Reserve Account. Finally, there is no currency risk since (i) under the Warranty and Indemnity Agreement, the Originator has represented and warranted that the Receivables arise from Consumer Loan Agreements which are denominated in Euro, and (ii) pursuant to the Conditions, the Notes are denominated in Euro.
STSS36 - Derivatives not purchased/sold by SSPE	Exemption on derivatives
STSS36 - Derivatives not purchased/sold by SSPE comment	Other than the Hedging Agreement, no derivative contracts are entered or will be entered into by the Issuer. In this respect, the Issuer has covenanted not to enter into any derivative contracts save as expressly permitted by article 21, paragraph 2, of the EU Securitisation Regulation. For further details, see Condition 4 (Covenants) in the section of the Prospectus headed "Terms and Conditions of the Notes".
STSS37 - Common standards underwriting derivatives	Confirmed
STSS37 - Common standards underwriting derivatives comment	The Hedging Agreement has been documented under a 1992 ISDA Master Agreement, including the schedule thereto, a credit support annex and confirmations between the Issuer and the Hedging Counterparty entered into on or about the Issue Date. Reference is also made to section of the Prospectus headed "Transaction Documents - Description of the Hedging Agreement".
STSS38 - Referenced interest payments	Confirmed
STSS38 - Referenced interest payments comment	Under the Warranty and Indemnity Agreement, Agos has represented and warranted that, the Receivables included in the Initial Portfolio have, and the Receivables included in each Subsequent Portfolio will have, a fixed interest rate pursuant to the relevant Consumer Loan Agreement. In addition, (i) the rate of interest applicable to the Senior Notes is calculated by reference to Euribor and (ii) the rate of interest applicable to the Mezzanine Notes and the Junior Notes is a fixed rate; therefore, (a) any referenced interest payment under the Senior Notes is based on generally used market interest rates; (b) with respect to the Mezzanine Notes and the Junior Notes there are no reference rates of interest, being the interest rate applicable to such Notes a fixed rate and (c) any interest payments in respect of the Notes does not reference complex formulae or derivatives (for further details, see sections headed "The Portfolios – Other features of the Portfolios", "Transaction Documents - Description of the Warranty and Indemnity Agreement" and Condition 6.2 (Rates of Interest))
STSS39 - Acceleration notice / enforcement requirement	Confirmed

STSS39 - Acceleration notice / enforcement requirement comment	Following the delivery of a Trigger Notice, (i) no amount of cash shall be trapped in the Issuer beyond what is necessary to ensure the operational functioning of the Issuer or the orderly payments of the amounts due under the Notes in accordance with the Post-Acceleration Priority of Payments and pursuant to the terms of the Transaction Documents; (ii) as to repayment of principal, the Senior Notes will continue to rank in priority to the Mezzanine Notes and the Junior Notes, and the Mezzanine Notes will continue to rank in priority to the Junior Notes but subordinated to the Senior Notes, as before the delivery of a Trigger Notice; and (iii) the Issuer (or the Representative of the Noteholders on its behalf) may (with the consent of an Extraordinary Resolution of the holders of the Most Senior Class of Notes) or shall – as the case may be in accordance with the Conditions – (if so directed by an Extraordinary Resolution of the holders of the Most Senior Class of Notes) dispose of the Portfolios (in full or in part), subject to the terms and conditions of the Intercreditor Agreement, it being understood that no provisions shall require the automatic liquidation of the Portfolios (for further details, see Condition 5.2 (Post-Acceleration Priority of Payments) and Condition 11 (Trigger Events and Early Termination Events) of the section of the Prospectus headed "Terms and Conditions of the Notes"). See further STSS 40, 41, 42 and 43.
STSS40 - No trapping of cash	Confirmed
STSS40 - No trapping of cash comment	Following the service of a Trigger Notice, no amount of cash shall be trapped in the Issuer beyond what is necessary to ensure the operational functioning of the Issuer or the orderly payments of the amounts due under the Notes in accordance with the Post-Acceleration Priority of Payments and pursuant to the terms of the Transaction Documents. Reference is also made to Condition 5.2 (Post-Acceleration Priority of Payments) in the section of the Prospectus headed "Terms and Conditions of the Notes".
STSS41 - Sequential amortisation	Confirmed
STSS41 - Sequential amortisation comment	Following the service of a Trigger Notice, any principal amount arising from the Receivables will be distributed to the Noteholders in accordance with the Post-Acceleration Priority of Payments. Reference is also made to Condition 5.2 (Post-Acceleration Priority of Payments) of the section of the Prospectus headed "Terms and Conditions of the Notes".
STSS42 - Reversed repayment on seniority	Confirmed
STSS42 - Reversed repayment on seniority comment	Following the service of a Trigger Notice, (i) the Senior Notes will continue to rank, as to repayment of principal, in priority to the Mezzanine Notes and the Junior Notes and (ii) the Mezzanine Notes will continue to rank in priority to the Junior Notes but subordinated to the Senior Notes, as before the delivery of a Trigger Notice. Therefore, the Post-Acceleration Priority of Payments provides for a repayment of the Noteholders in a sequential order, as determined by the seniority of their Notes and is not to be reversed with regard to such seniority. Reference is also made to Condition 5.2 (Post-Acceleration Priority of Payments) of the section of the Prospectus headed "Terms and Conditions of the Notes".
STSS43 - No automatic liquidation	Confirmed
STSS43 - No automatic liquidation comment	Following the service of a Trigger Notice, no automatic liquidation of the Portfolios at market value is envisaged under the Transaction Documents. Indeed, pursuant to the Intercreditor Agreement, the Issuer (or the Representative of the Noteholders on its behalf) may (with the consent of an Extraordinary Resolution of the holders of the Most Senior Class of Notes) or shall – as the case may be in accordance with the Conditions – (if so directed by an Extraordinary Resolution of the holders of the Most Senior Class of Notes) dispose of the Portfolios (in full or in part), subject to the terms and conditions of the Intercreditor Agreement, it being understood that no provisions shall require the automatic liquidation of the Portfolios. Reference is also made to Condition 11 (Trigger Events and Early Termination Events) of the section of the Prospectus headed "Terms and Conditions of the Notes".
STSS44 - Non-sequential priority of payments triggers	N/A
STSS44 - Non-sequential priority of payments triggers comment	-
STSS44 - Credit quality deterioration trigger	N/A
STSS44 - Credit quality deterioration trigger comment	-
STSS54 - Servicer expertise	Confirmed
STSS54 - Servicer expertise comment	Agos is an established originator and servicer active in the consumer loan market since 1989. It is licensed to carry out lending activity pursuant to article 106 of the Banking Act. Pursuant to the Servicing Agreement, Agos has represented and warranted that it has all skills, software, hardware, information technology and human resources necessary to comply with the efficiency standards required by the Servicing Agreement. In addition, the Servicer has represented and warranted it has expertise in servicing exposures of a similar nature to those securitised for more than 5 years and has well-documented and adequate policies, procedures and risk-management controls relating to the servicing of exposures. In addition, pursuant to the Servicing Agreement, the Back-Up Servicer and any Substitute Servicer shall have expertise in servicing exposures of a similar nature to those securitised and well-documented and adequate policies, procedures and risk-management controls relating to the servicing of exposures. Reference is also made to the section of the Prospectus headed "Transaction Documents - Description of the Servicing Agreement".

**TRANSACTION DOCUMENTATION**

STSS50 - Participant duties	Confirmed
STSS50 - Participant duties comment	The contractual obligations, duties and responsibilities of the Servicer, the Representative of the Noteholders and the other service providers are set out in the relevant Transaction Documents. For further details, see the sections of the Prospectus headed "Transaction Documents - Description of the Servicing Agreement", "Transaction Documents - Description of the Cash Allocation, Management and Payments Agreement".
STSS51 - Servicing Continuity	Confirmed
STSS51 - Servicing Continuity comment	The Servicing Agreement contains provisions aimed at ensuring that a default by or an insolvency of the Servicer does not result in a termination of the servicing activity on the Portfolios, including the appointment of a Back-Up Servicer upon request of the Issuer and the replacement of the defaulted or insolvent Servicer with a substitute servicer, which the Issuer shall find with the cooperation of the Back-Up Servicer Facilitator (for further details, see the section of the Prospectus headed "Transaction Documents -Description of the Servicing Agreement").
STSS52 - Derivative Counterparty Continuity	Confirmed
STSS52 - Derivative Counterparty Continuity comment	The Intercreditor Agreement contains provisions aimed at ensuring the replacement of the Hedging Counterparty in case of its default, insolvency or other specified events (for further details, see the section of the Prospectus headed "Transaction Documents -Description of the Intercreditor Agreement").
STSS53 - Liquidity Provider Continuity	N/A
STSS53 - Liquidity Provider Continuity comment	-
STSS53 - Account Bank Continuity	Confirmed
STSS53 - Account Bank Continuity comment	The Cash Allocation, Management and Payments Agreement contains provisions aimed at ensuring the replacement of the Account Bank, in case of its default, insolvency or other specified events (for further details, see the section of the Prospectus headed "Transaction Documents - Description of the Cash Allocation, Management and Payments Agreement").
STSS55 - Debt situation documentation	Confirmed
STSS55 - Debt situation documentation comment	The Master Transfer Agreement, the Servicing Agreement and the Collection Policy attached thereto set out in clear and consistent terms definitions, remedies and actions relating to delinquency and default of debtors, debt restructuring, debt forgiveness, forbearance, payment holidays, losses, charge offs, recoveries and other asset performance remedies. Reference is made to the sections of the Prospectus headed "Transaction Documents - Description of the Master Transfer Agreement", "Description of the Servicing Agreement" and "The Procedures".
STSS56 - Priorities of payment and triggered events	Confirmed
STSS56 - Priorities of payment and triggered events comment	The Transaction Documents clearly specify the Priorities of Payments, the events which trigger changes in such Priorities of Payments as well as the obligation to report such events, and any change in the Priority of Payments which will materially adversely affect the repayment of the Notes. Pursuant to the Cash Allocation, Management and Payments Agreement and the Intercreditor Agreement, (i) the Calculation Agent has undertaken to prepare, on or prior to each Investor Report Date, the SR Investor Report setting out certain information with respect to the Notes (including, inter alia, the events which trigger changes in the Priorities of Payments), in compliance with the EU Securitisation Regulation and the applicable Regulatory Technical Standards, and (ii) subject to receipt of the SR Investor Report from the Calculation Agent, the Reporting Entity has undertaken to make it available to the investors in the Notes through the Securitisation Repository. Reference is also made to sections of the Prospectus headed "Terms and Conditions of the Notes", "Transaction Documents - Description of the Intercreditor Agreement" and "Transaction Documents - Description of the Cash Allocation, Management and Payments Agreement".
STSS57 - Timely resolution of conflicts	Confirmed
STSS57 - Timely resolution of conflicts comment	The Conditions (including the Rules of the Organisation of the Noteholders attached thereto) contain clear provisions that facilitate the timely resolution of conflicts between Noteholders of different Classes, clearly define and allocate voting rights to Noteholders and clearly identify the responsibilities of the Representative of the Noteholders; therefore, the provisions of article 21, paragraph 10, of the EU Securitisation Regulation relating to the timely resolution of conflicts are met. Reference is also made to the section of the Prospectus headed "Terms and Conditions of the Notes".

**REVOLVING SECURITISATION**

STSS45 - Early termination	Confirmed
STSS45 - Early termination comment	Pursuant to the Master Transfer Agreement, there are appropriate Early Termination Events which may cause the end of the Purchase Period. For a concise explanation how the provisions of article 21(6)(a), (b), (c) and (d) of Regulation (EU) 2017/2402 are met, reference is made to the fields STSS46, STSS47, STSS48 and STSS49 below.
STSS46 - Credit quality deterioration trigger	Confirmed
STSS46 - Credit quality deterioration trigger comment	Pursuant to the Master Transfer Agreement the Issuer may purchase any Subsequent Portfolio during the Purchase Period, provided that no Early Termination Event has occurred. The Early Termination Events include, inter alia, the circumstance that (i) on any Calculation Date, the Delinquent Ratio exceeds the Delinquent Relevant Threshold, or (ii) on 2 (two) consecutive Calculation Date, the Default Ratio exceeds the Default Relevant Threshold. Reference is made to the relevant definitions set forth in the section of the Prospectus headed "Terms and Conditions of the Notes", to the Condition 11 (Trigger Events and Early Termination Events) and to the section of the Prospectus headed "Transaction Documents - Description of the Master Transfer Agreement".
STSS47 - Insolvency-related event	Confirmed
STSS47 - Insolvency-related event comment	Pursuant to the Master Transfer Agreement, the Issuer may purchase any Subsequent Portfolio during the Purchase Period, provided that no Early Termination Event has occurred. The Early Termination Events include, inter alia, insolvency, winding-up, liquidation or dissolution of Agos or any third party Servicer. Reference is made to the relevant definitions set forth in the section of the Prospectus headed "Terms and Conditions of the Notes", to the Condition 11 (Trigger Events and Early Termination Events) and to the section of the Prospectus headed "Transaction Documents - Description of the Master Transfer Agreement".
STSS48 - Pre-determined threshold value	Confirmed
STSS48 - Pre-determined threshold value comment	Pursuant to the Master Transfer Agreement, the Issuer may purchase any Subsequent Portfolio during the Purchase Period, provided that no Early Termination Event has occurred. The Early Termination Events include, inter alia, the circumstance that, on any Calculation Date, the total balance of the General Account (taking into account also the payment to be effected for the purchase of the Subsequent Portfolio at the immediately succeeding Payment Date) is higher than 15 per cent. of the Principal Amount Outstanding of the Receivables included in the Initial Portfolio as of the First Valuation Date. Reference is made to the relevant definitions set forth in the section of the Prospectus headed "Terms and Conditions of the Notes", to the Condition 11 (Trigger Events and Early Termination Events) and to the section of the Prospectus headed "Transaction Documents - Description of the Master Transfer Agreement".
STSS49 - New underlying exposures failure generation	Confirmed
STSS49 - New underlying exposures failure generation comment	Pursuant to the Master Transfer Agreement, the Issuer may purchase any Subsequent Portfolio during the Purchase Period, provided that no Early Termination Event has occurred. The Early Termination Events include, inter alia, the circumstance that Agos has not exercised the Sale Option for 3 (three) consecutive Optional Purchase Dates. Reference is made to the relevant definitions set forth in the section of the Prospectus headed "Terms and Conditions of the Notes", to the Condition 11 (Trigger Events and Early Termination Events) and to the section of the Prospectus headed "Transaction Documents - Description of the Master Transfer Agreement".

#### RISK RETENTION

STSS34 - Compliance with risk retention requirements	Confirmed
STSS34 - Compliance with risk retention requirements comment	Under the Subscription Agreements the Originator has undertaken to retain, on an on-going basis, a material net economic interest of not less than 5 (five) per cent. in the Securitisation, in accordance with option (a) of article 6, paragraph 3, of the EU Securitisation Regulation (and the applicable Regulatory Technical Standards) and the UKRetention Rules (as such rules are interpreted and applied on the Issue Date) (for further details, see the sections of the Prospectus headed "Transaction Documents - Description of the Senior Notes Subscription Agreement and of the Mezzanine and Junior Notes Subscription Agreement" and "Regulatory Disclosure and Retention Undertaking").
STSS34 - Retaining entity LEI	815600F37471C4E69D64
STSS34 - Retaining entity name	-

#### RETAINING RISK OPTIONS

Vertical slice	Yes
Seller's share	No
Randomly-selected exposures kept on balance sheet	No
First loss tranche	No
First loss exposure in each asset	No
No compliance with risk retention requirements	No
Other option used	No
Other option used comment	-

**COMMENT**

Comment	-
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