

FROM: ViViBanca S.p.A.
TO: Eridano II SPV S.r.l.;
BNP Paribas Securities Services, Milan branch;
Securitisation Services S.p.A.
Quinservizi S.p.A.



ERIDANO II SPV S.r.l.

SERVICER REPORT

Subservicer Report Date:

28-feb-20

Relating to the Collection Period:

01-feb-20

28-feb-20

Relating to the Interest Period:

29-gen-20

27-feb-20

Payment Date:

30-mar-20

PORTFOLIO DESCRIPTION: Aggregate Portfolio

Outstanding Principal not yet due	Principal instalments due and unpaid	Outstanding Principal due	Unpaid interest instalment	Total (Principal + Interest)
(a)	(b)	(c)=(a)+(b)	(d)	(c)+(d)

	ViViBanca				
Performing receivables not in arrears	198.773.891,96	765.606,82	199.539.498,78	479.290,81	200.018.789,59
Performing receivables in arrears	11.202.703,31	213.408,09	11.416.111,40	150.756,14	11.566.867,54
Delinquent receivables	1.627.885,25	89.825,62	1.717.710,87	54.694,67	1.772.405,54
Collateral portfolio: Oustading Principal Due	211.604.480,52	1.068.840,53	212.673.321,05	684.741,62	213.358.062,67
Unpaid First Instalment Receivables (> 120 days)					
Default receivables	161.147,03	13.392,89	174.539,92	9.817,11	184.357,03
Total portfolio	211.765.627,55	1.082.233,42	212.847.860,97	694.558,73	213.542.419,70

	Legion				
Performing receivables not in arrears	53.666.987,21	343.482,15	54.010.469,36	148.283,12	54.158.752,48
Performing receivables in arrears	8.439.229,46	199.909,50	8.639.138,96	105.682,50	8.744.821,46
Delinquent receivables	820.580,29	64.385,73	884.966,02	27.642,85	912.608,87
Collateral portfolio: Oustading Principal Due	62.926.796,96	607.777,38	63.534.574,34	281.608,47	63.816.182,81
Unpaid First Instalment Receivables (> 120 days)					
Default receivables	203.359,39	23.915,57	227.274,96	15.315,93	242.590,89
Total portfolio	63.130.156,35	631.692,95	63.761.849,30	296.924,40	64.058.773,70

	Total				
Performing receivables not in arrears	252.440.879,17	1.109.088,97	253.549.968,14	627.573,93	254.177.542,07
Performing receivables in arrears	19.641.932,77	413.317,59	20.055.250,36	256.438,64	20.311.689,00
Delinquent receivables	2.448.465,54	154.211,35	2.602.676,89	82.337,52	2.685.014,41
Collateral portfolio: Oustading Principal Due	274.531.277,48	1.676.617,91	276.207.895,39	966.350,09	277.174.245,48
Unpaid First Instalment Receivables (> 120 days)					
Default receivables	364.506,42	37.308,46	401.814,88	25.133,04	426.947,92
Total portfolio	274.895.783,90	1.713.926,37	276.609.710,27	991.483,13	277.601.193,40

ARREARS AND DELINQUENT RECEIVABLES: Aggregate Portfolio

Number of instalments in arrears at the end of collection period	Total number of loans	Oustanding Principal Due	Cumulative outstanding principal sold	Delinquency ratio	Limits (calculated on two following SR)	Breach
1	609	9.567.154,96				
2	93	1.298.494,77				
3	37	550.461,67				
4	37	594.778,46	234.592.005	0,73%	4,00%	No
5	35	699.859,91				
6	14	197.315,65				
7	14	225.756,85				
Total	839	13.133.822,27				

DEFAULTED RECEIVABLES: Aggregate Portfolio

	Cumulative Number of Defaulted Loans	Cumulative Oustanding Principal of Defaulted Loans (e)	Number of Defaulted Loans in the current Collection Period	Oustanding Principal of Defaulted Loans in the current Collection Period	Cumulative outstanding principal sold	Cumulative gross default ratio	Class B Notes Interest Subordination Event	Breach	Limits	Breach
Overdue instalment > 8										
Loans in "Sofferenza"										
Life damage	3	64.932,98								
Job damage	9	168.975,91	5	97.007,41						
Defaulted loans	12	233.908,89	5	97.007,41	234.592.005	0,10%	7,00%	No	3,75%	No

	Public administration		Pensioners		Private companies		Parapublics companies	
	Cumulative Number of Loans	Cumulative Oustanding Principal of Defaulted Loans	Cumulative Number of Loans	Cumulative Oustanding Principal of Defaulted Loans	Cumulative Number of Loans	Cumulative Oustanding Principal of Defaulted Loans	Cumulative Number of Loans	Cumulative Oustanding Principal of Defaulted Loans
Overdue instalment > 8								
Loans in "Sofferenza"								
Life damage			3	64.932,98				
Job damage	1	23.754,52			7	115.536,33	1	29.685,06
Total defaulted	1	23.754,52	3	64.932,98	7	115.536,33	1	29.685,06

RECOVERIES ON DEFULTED LOANS: Aggregate Portfolio

Recoveries	Cumulative Number of Loans Recovered	Cumulative Oustanding Principal Recoveries (g)	Cumulative net default ratio	Limits	Cash Trapping Condition
Overdue instalment > 8					
Loans in "Sofferenza"					
Life damage	2	47.828,51			
Job damage	1	11.540,46			
Total defaulted	3	59.368,97	0,07%	4,00%	No

	Public administration		Pensioners		Private companies		Parapublics companies	
	Cumulative Number of Loans Recovered	Cumulative Oustanding Principal Recoveries	Cumulative Number of Loans Recovered	Cumulative Oustanding Principal Recoveries	Cumulative Number of Loans Recovered	Cumulative Oustanding Principal Recoveries	Cumulative Number of Loans Recovered	Cumulative Oustanding Principal Recoveries
Overdue instalment > 8								
Loans in "Sofferenza"								
Life damage			2	47.828,51				
Job damage					1	11.540,46		
Total recoveries	-	-	2	47.828,51	1	11.540,46	-	-

ARREARS AND DELINQUENT RECEIVABLES: Aggregate Portfolio

Number of instalments in arrears at the end of collection period	Total number of loans	Oustanding Principal Due	Cumulative outstanding principal sold	Delinquency ratio	Limits (calculated on two following SR)	Breach
1	439	7.105.857,02				
2	77	1.165.563,56				
3	24	367.718,38				
4	24	300.844,98	73.132.124	1,21%	4,00%	No
5	15	237.909,21				
6	8	158.809,21				
7	12	187.402,62				
Total	599	9.524.104,98	9.524.104,98	-	-	-

DEFAULTED RECEIVABLES: Aggregate Portfolio

	Cumulative Number of Defaulted Loans	Cumulative Oustanding Principal of Defaulted Loans (e)	Number of Defaulted Loans in the current Collection Period	Oustanding Principal of Defaulted Loans in the current Collection Period	Cumulative outstanding principal sold	Cumulative gross default ratio	Class B Notes Interest Subordination Event	Breach	Limits	Breach
Overdue instalment > 8	4	31.816,13								
Loans in "Sofferenza"										
Life damage	12	190.389,05								
Job damage	2	23.144,62	4	65.850,79						
Defaulted loans	18	245.349,80	4	65.850,79	73.132.124	0,34%	7,00%	No	3,75%	No

	Public administration		Pensioners		Private companies		Parapublics companies	
	Cumulative Number of Loans	Cumulative Oustanding Principal of Defaulted Loans	Cumulative Number of Loans	Cumulative Oustanding Principal of Defaulted Loans	Cumulative Number of Loans	Cumulative Oustanding Principal of Defaulted Loans	Cumulative Number of Loans	Cumulative Oustanding Principal of Defaulted Loans
Overdue instalment > 8	1	9.479,02	2	14.125,21	1	8.211,90		
Loans in "Sofferenza"								
Life damage			2	23.144,62				
Job damage	3	74.183,25			9	116.205,80		
Total defaulted	4	83.662,27	4	37.269,83	10	124.417,70	-	-

RECOVERIES ON DEFULTED LOANS: Aggregate Portfolio

Recoveries	Cumulative Number of Loans Recovered	Cumulative Oustanding Principal Recoveries (g)	Cumulative net default ratio	Limits	Cash Trapping Condition
Overdue instalment > 8	1	9.479,02			
Loans in "Sofferenza"					
Life damage					
Job damage	2	8.595,82			
Total defaulted	3	18.074,84	0,31%	4,00%	No

	Public administration		Pensioners		Private companies		Parapublics companies	
	Cumulative Number of Loans Recovered	Cumulative Oustanding Principal Recoveries	Cumulative Number of Loans Recovered	Cumulative Oustanding Principal Recoveries	Cumulative Number of Loans Recovered	Cumulative Oustanding Principal Recoveries	Cumulative Number of Loans Recovered	Cumulative Oustanding Principal Recoveries
Overdue instalment > 8	1	9.479,02						
Loans in "Sofferenza"								
Life damage					1	8.795,32		
Job damage	1	199,50						
Total recoveries	2	9.279,52	-	-	1	8.795,32	-	-

ARREARS AND DELINQUENT RECEIVABLES: Aggregate Portfolio

Number of instalments in arrears at the end of collection period	Total number of loans	Oustanding Principal Due	Cumulative outstanding principal sold	Delinquency ratio	Limits (calculated on two following SR)	Breach
1	1.048	16.673.011,98				
2	170	2.464.058,33				
3	61	918.180,05				
4	61	895.623,44	307.724.130	0,85%	4,00%	No
5	50	937.769,12				
6	22	356.124,86				
7	26	413.159,47				
Total	1.438	22.657.927,25				

DEFAULTED RECEIVABLES: Aggregate Portfolio

	Cumulative Number of Defaulted Loans	Cumulative Oustanding Principal of Defaulted Loans (e)	Number of Defaulted Loans in the current Collection Period	Oustanding Principal of Defaulted Loans in the current Collection Period	Cumulative outstanding principal sold	Cumulative gross default ratio	Class B Notes Interest Subordination Event	Breach	Limits	Breach
Overdue instalment > 8	4	31.816,13	-	-						
Loans in "Sofferenza"										
Life damage	15	255.322,03	-	-						
Job damage	11	192.120,53	9	162.858,20						
Defaulted loans	30	479.258,69	9	162.858,20	307.724.130	0,16%	7,00%	No	3,75%	No

	Public administration		Pensioners		Private companies		Parapublics companies	
	Cumulative Number of Loans	Cumulative Oustanding Principal of Defaulted Loans	Cumulative Number of Loans	Cumulative Oustanding Principal of Defaulted Loans	Cumulative Number of Loans	Cumulative Oustanding Principal of Defaulted Loans	Cumulative Number of Loans	Cumulative Oustanding Principal of Defaulted Loans
Overdue instalment > 8	1	9.479,02	2	14.125,21	1	8.211,90		
Loans in "Sofferenza"								
Life damage	-	-	5	88.077,60	-	-		
Job damage	4	97.937,77	-	-	16	231.742,13	1	29.685,06
Total defaulted	5	107.416,79	7	102.202,81	17	239.954,03	1	29.685,06

RECOVERIES ON DEFULTED LOANS: Aggregate Portfolio

Recoveries	Cumulative Number of Loans Recovered	Cumulative Oustanding Principal Recoveries (g)	Cumulative net default ratio	Limits	Cash Trapping Condition
Overdue instalment > 8	1	9.479,02			
Loans in "Sofferenza"					
Life damage	2	47.828,51			
Job damage	3	20.136,28			
Total defaulted	6	77.443,81	0,13%	4,00%	No

	Public administration		Pensioners		Private companies		Parapublics companies	
	Cumulative Number of Loans Recovered	Cumulative Oustanding Principal Recoveries	Cumulative Number of Loans Recovered	Cumulative Oustanding Principal Recoveries	Cumulative Number of Loans Recovered	Cumulative Oustanding Principal Recoveries	Cumulative Number of Loans Recovered	Cumulative Oustanding Principal Recoveries
Overdue instalment > 8	1	9.479,02						
Loans in "Sofferenza"								
Life damage			2	47.828,51	1	8.795,32		
Job damage	1	199,50	-	-	1	11.540,46		
Total recoveries	2	9.279,52	2	47.828,51	2	20.335,78	-	-

DESCRIPTION OF AGGREGATE PORTFOLIO VIVIBANCA	Ratio	Transfer limits	Breach
--	-------	-----------------	--------

BREAKDOWN BY OUTSTANDING			
Aggregate Portfolio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
< 15.000	4.998	50.953.949,94	10.194,87
15.000 - 25.000	4.741	94.124.765,72	19.853,36
25.000 - 35.000	1.869	53.362.134,75	28.551,17
35.000 - 45.000	236	9.060.676,60	38.392,70
> 45.000	102	5.346.333,96	52.415,04

BREAKDOWN BY RESIDUAL LIFE			
Aggregate Portfolio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
< 2	18	104.494,74	5.805,26
2 - 4	374	2.928.117,85	7.829,19
4 - 6	1.245	12.468.764,47	10.015,07
6 - 8	1.296	18.729.182,05	14.451,53
8 - 10	9.013	178.617.301,86	19.817,74

BREAKDOWN BY EMPLOYER'S REGION			
Aggregate Portfolio			
Region	Number of loans	Outstanding Principal due	Average size
Northern Italy	10.815	188.882.177,18	17.464,83
Emilia Romagna	359	5.431.201,34	15.128,69
Friuli Venezia Giulia	104	1.514.992,05	14.567,23
Lazio	7.852	140.751.461,41	17.925,56
Liguria	67	1.246.859,27	18.609,84
Lombardia	1.067	17.255.831,95	16.172,29
Marche	106	2.030.857,49	19.159,03
Piemonte	531	8.722.830,10	16.427,18
Toscana	211	3.740.970,46	17.729,72
Trentino Alto Adige	40	521.260,26	13.031,51
Umbria	61	984.009,15	16.131,30
Valle d'Aosta	11	182.220,96	16.565,54
Veneto	406	6.499.682,74	16.009,07
Southern Italy	1.131	23.965.683,79	21.189,82
Abruzzo	241	6.160.208,11	25.561,03
Basilicata	20	427.855,91	21.392,80
Calabria	52	1.016.756,79	19.553,02
Campania	132	2.329.112,02	17.644,79
Molise	6	105.170,25	17.528,38
Puglia	275	5.643.841,18	20.523,06
Sardegna	140	2.854.122,45	20.386,59
Sicilia	265	5.428.617,08	20.485,35

On which:	Aggregate Private and Parapublic	346	5.692.084,02	16.451,11	3%	MAX 10%	No
-----------	----------------------------------	-----	--------------	-----------	----	---------	----

BREAKDOWN BY TYPE OF LOAN			
Aggregate Portfolio			
Category	Number of loans	Outstanding Principal due	Average size
CQS	5.101	96.042.614,68	18.828,19
CQP	5.904	97.585.913,35	16.528,78
DEL	941	19.219.332,94	20.424,37

				46%	MAX 45%	Yes
				9%	MAX 15%	No

BREAKDOWN OF DELINQUENT LOAN			
Aggregate Portfolio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Perfoming	11.837	210.955.610,18	17.821,71
4	37	594.778,46	16.075,09
5	35	699.859,91	19.996,00
6	14	197.315,65	14.093,98
7	14	225.756,85	16.125,49

BREAKDOWN BY INSURANCE COMPANY (Life insurance)			
Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance Life S.p.A.	1.628	29.981.056,81	18.415,88
AXA France Vie S.a.	665	11.012.161,70	16.559,64
Metlife Europe Limited	8	114.391,94	14.298,99
Metlife Europe Limited Flat	10	146.698,27	14.669,83
HDI Assicurazioni S.p.A. Vita	628	14.610.514,72	23.265,15
Credit Life A.G.	894	14.174.293,10	15.854,91
Cardif Assurance Vie S.A.	742	13.840.597,02	18.653,10
Metlife (GAI)	2.690	51.630.070,20	19.193,33
Afi Esca S.A.	472	7.895.633,63	16.728,04
Aviva Life S.p.A.	4.209	69.442.443,58	16.498,56

				14%	MAX 15%	No
				5%	MIN 5%	No
				0%		
				7%		
				7%	MAX 15%	No
				24%		
				4%	MAX 5%	No
				33%		

On which:	Aggregate Credit Life & Afi Esca & Net	2.994	52.050.983,54	17.385,10	24%	MAX 35%	No
-----------	--	-------	---------------	-----------	-----	---------	----

BREAKDOWN BY INSURANCE COMPANY (Credit insurance)			
Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance S.p.A.	1.517	27.866.237,87	18.369,31
HDI Assicurazioni S.p.A. Impiego	628	14.610.514,72	23.265,15
AXA France Iard S.a.	465	7.314.527,81	15.730,17
Cardif	742	13.840.597,02	18.653,10
Great American International Insurance Ltd.	2.690	51.630.070,20	19.193,33
N/a - Pensioner	5.904	97.585.913,35	16.528,78

				13%	MAX 15%	No
				7%		
				3%	MIN 5%	Yes
				7%		
				24%		
				46%		

BREAKDOWN BY TYPE OF EMPLOYER			
Aggregate Portfolio			
Administration	Number of loans	Outstanding Principal due	Average size
Public	2.883	65.328.199,25	22.659,80
Private	2.744	41.216.492,21	15.020,59
Pensioners	5.904	97.585.913,35	16.528,78
Parapublic	415	8.717.256,16	21.005,44

				19%	MAX 20%	No
				46%	MAX 45%	Yes
				4%	MAX 10%	No

On which:	Aggregate Private and Parapublic	3.159	49.933.748,37	15.806,82	23%	MAX 30%	No
-----------	----------------------------------	-------	---------------	-----------	-----	---------	----

THE FIRST FIFTY EMPLOYERS BY OUTSTANDING PRINCIPAL DUE (Total without Public and Pensioners)			
Aggregate Portfolio			
Employers number	Number of loans	Outstanding Principal due	Average size
The first	70	1.348.594,61	19.265,64
From the second to the tenth	144	3.131.962,16	21.749,74
From the eleventh to the fiftieth	277	4.522.431,69	16.326,47

				0,63%	MAX 1,50%	No
				2%	MAX 5%	No
				4%	MAX 13%	No

DESCRIPTION OF AGGREGATE PORTFOLIO LEGION

BREAKDOWN BY OUTSTANDING		
Aggregate Portfolio		
Range (Euro)	Number of loans	Outstanding Principal due
< 15.000	1.394	14.280.411,77
15.000 - 25.000	1.746	34.335.895,03
25.000 - 35.000	474	13.254.547,13
35.000 - 45.000	34	1.313.098,05
> 45.000	11	577.897,32

BREAKDOWN BY RESIDUAL LIFE		
Aggregate Portfolio		
Range (Years)	Number of loans	Outstanding Principal due
< 2	34	150.146,79
2 - 4	150	1.309.449,67
4 - 6	334	4.398.508,26
6 - 8	2.201	39.820.987,43
8 - 10	940	18.082.757,15

BREAKDOWN BY EMPLOYER'S REGION		
Aggregate Portfolio		
Region	Number of loans	Outstanding Principal due
Northern Italy	3.176	54.209.274,90
Emilia Romagna	66	954.092,93
Friuli Venezia Giulia	10	179.703,04
Lazio	2.500	43.278.910,40
Liguria	26	476.488,08
Lombardia	324	5.026.250,09
Marche	72	1.392.776,25
Piemonte	96	1.546.552,04
Toscana	10	172.522,29
Trentino Alto Adige	14	318.711,51
Umbria	8	117.733,87
Valle d'Aosta	-	-
Veneto	50	745.534,40
Southern Italy	483	9.552.574,40
Abruzzo	85	2.050.523,56
Basilicata	2	49.760,72
Calabria	66	1.344.915,84
Campania	77	1.347.402,76
Molise	1	5.663,12
Puglia	43	772.713,11
Sardegna	64	1.207.247,77
Sicilia	145	2.774.347,52

On which:	Aggregate Private and Parapublic	150	2.331.634,28
-----------	----------------------------------	-----	--------------

BREAKDOWN BY TYPE OF LOAN		
Aggregate Portfolio		
Category	Number of loans	Outstanding Principal due
CQS	1.713	32.308.034,97
CQP	1.542	23.973.502,10
DEL	404	7.480.312,23

BREAKDOWN OF DELINQUENT LOAN		
Aggregate Portfolio		
Delinquent instalments	Number of loans	Outstanding Principal due
Perfoming	3.585	62.649.608,32
4	24	300.844,98
5	15	237.909,21
6	8	158.809,21
7	12	187.402,62

BREAKDOWN BY INSURANCE COMPANY (Life insurance)		
Aggregate Portfolio		
Insurance company	Number of loans	Outstanding Principal due
Net Insurance Life S.p.A.	451	7.675.150,41
AXA France Vie S.a.	1.418	24.452.167,00
Metlife Europe Limited Flat	407	5.970.915,69
HDI Assicurazioni S.p.A. Vita	640	12.897.198,04
Credit Life A.G.	569	9.620.727,58
Cardif Assurance Vie S.A.	130	2.474.830,01
Afi Esca S.A.	44	670.860,57

On which:	Aggregate Credit Life & Afi Esca & Net	1.064	17.966.738,56
-----------	--	-------	---------------

BREAKDOWN BY INSURANCE COMPANY (Credit insurance)		
Aggregate Portfolio		
Insurance company	Number of loans	Outstanding Principal due
Net Insurance S.p.A.	436	7.483.840,24
HDI Assicurazioni S.p.A. Impiego	638	12.857.091,86
AXA France Iard S.a.	924	17.109.716,25
Cardif	130	2.474.830,01
N/a - Pensioner	1.531	23.836.370,94

BREAKDOWN BY TYPE OF EMPLOYER		
Aggregate Portfolio		
Administration	Number of loans	Outstanding Principal due
Public	1.290	26.669.059,85
Private	543	7.816.651,35
Pensioners	1.542	23.973.502,10
Parapublic	284	5.302.636,00

On which:	Aggregate Private and Parapublic	827	13.119.287,35
-----------	----------------------------------	-----	---------------

THE FIRST FIFTY EMPLOYERS BY OUTSTANDING PRINCIPAL DUE (Total without Public and Pensioners)		
Aggregate Portfolio		
Employers number	Number of loans	Outstanding Principal due
The first	62	1.269.720,81
From the second to the tenth	123	2.132.351,76
From the eleventh to the fiftieth	132	2.347.590,60

DESCRIPTION OF AGGREGATE PORTFOLIO TOTAL

BREAKDOWN BY OUTSTANDING

Aggregate Portfolio				
Average size	Range (Euro)	Number of loans	Outstanding Principal due	Average size
10.244,20	< 15.000	6.392	65.234.362	10.205,63
19.665,46	15.000 - 25.000	6.487	128.460.661	19.802,78
27.963,18	25.000 - 35.000	2.343	66.616.682	28.432,22
38.620,53	35.000 - 45.000	270	10.373.775	38.421,39
52.536,12	> 45.000	113	5.924.231	52.426,83

BREAKDOWN BY RESIDUAL LIFE

Aggregate Portfolio				
Average size	Range (Years)	Number of loans	Outstanding Principal due	Average size
4.416,08	< 2	52	254.642	4.896,95
8.729,66	2 - 4	524	4.237.568	8.086,96
13.169,19	4 - 6	1.579	16.867.273	10.682,25
18.092,23	6 - 8	3.497	58.550.169	16.742,97
19.236,98	8 - 10	9.953	196.700.059	19.762,89

BREAKDOWN BY EMPLOYER'S REGION

Aggregate Portfolio				
Average size	Region	Number of loans	Outstanding Principal due	Average size
17.068,41	Northern Italy	13.991	243.091.452,08	17.374,84
14.455,95	Emilia Romagna	425	6.385.294	15.024,22
17.970,30	Friuli Venezia Giulia	114	1.694.695	14.865,75
17.311,56	Lazio	10.352	184.030.372	17.777,28
18.326,46	Liguria	93	1.723.347	18.530,62
15.513,12	Lombardia	1.391	22.282.082	16.018,75
19.344,11	Marche	178	3.423.634	19.233,90
16.109,92	Piemonte	627	10.269.382	16.378,60
17.252,23	Toscana	221	3.913.493	17.708,11
22.765,11	Trentino Alto Adige	54	839.972	15.555,03
14.716,73	Umbria	69	1.101.743	15.967,29
-	Valle d'Aosta	11	182.221	16.565,54
14.910,69	Veneto	456	7.245.217	15.888,63
19.777,59	Southern Italy	1.614	33.518.258,19	20.767,20
24.123,81	Abruzzo	326	8.210.732	25.186,29
24.880,36	Basilicata	22	477.617	21.709,85
20.377,51	Calabria	118	2.361.673	20.014,17
17.498,74	Campania	209	3.676.515	17.590,98
5.663,12	Molise	7	110.833	15.833,34
17.970,07	Puglia	318	6.416.554	20.177,84
18.863,25	Sardegna	204	4.061.370	19.908,68
19.133,43	Sicilia	410	8.202.965	20.007,23

On which:

15.544,23	Aggregate Private and Parapublic	496	8.023.718,30	16.176,85	4%	MAX 10%	No
-----------	----------------------------------	-----	--------------	-----------	----	---------	----

BREAKDOWN BY TYPE OF LOAN

Aggregate Portfolio				
Average size	Category	Number of loans	Outstanding Principal due	Average size
18.860,50	CQS	6.814	128.350.650	18.836,31
15.547,02	CQP	7.446	121.559.415	16.325,47
18.515,62	DEL	1.345	26.699.645	19.851,04

BREAKDOWN OF DELINQUENT LOAN

Aggregate Portfolio				
Average size	Delinquent instalments	Number of loans	Outstanding Principal due	Average size
17.475,48	Perfoming	15.422	273.605.219	17.741,23
12.535,21	4	61	895.623	14.682,35
15.860,61	5	50	937.769	18.755,38
19.851,15	6	22	356.125	16.187,49
15.616,89	7	26	413.159	15.890,75

BREAKDOWN BY INSURANCE COMPANY (Life insurance)

Aggregate Portfolio				
Average size	Insurance company	Number of loans	Outstanding Principal due	Average size
17.018,07	Net Insurance Life S.p.A.	2.079	37.656.207	18.112,65
17.244,12	AXA France Vie S.a.	2.083	35.464.329	17.025,60
14.670,55	Metlife Europe Limited	8	114.392	14.298,99
20.151,87	Metlife Europe Limited Flat	417	6.117.614	14.670,54
16.908,13	HDI Assicurazioni S.p.A. Vita	1.268	27.507.713	21.693,78
19.037,15	Credit Life A.G.	1.463	23.795.021	16.264,54
15.246,83	Cardif Assurance Vie S.A.	872	16.315.427	18.710,35
	Metlife (GAI)	2.690	51.630.070	19.193,33
	Afi Esca S.A.	516	8.566.494	16.601,73
	Aviva Life S.p.A.	4.209	69.442.444	16.498,56

On which:

16.886,03	Aggregate Credit Life & Afi Esca & Net	4.058	70.017.722,10	17.254,24	25%	MAX 35%	No
-----------	--	-------	---------------	-----------	-----	---------	----

BREAKDOWN BY INSURANCE COMPANY (Credit insurance)

Aggregate Portfolio				
Average size	Insurance company	Number of loans	Outstanding Principal due	Average size
17.164,77	Net Insurance S.p.A	1.953	35.350.078	18.100,40
20.152,18	HDI Assicurazioni S.p.A. Impiego	1.266	27.467.607	21.696,37
18.517,01	AXA France Iard S.a.	1.389	24.424.244	17.584,05
19.037,15	Cardif	872	16.315.427	18.710,35
15.569,15	Great American International Insurance Ltd.	2.690	51.630.070	19.193,33
	N/a - Pensioner	7.435	121.422.284	16.331,17

BREAKDOWN BY TYPE OF EMPLOYER

Aggregate Portfolio				
Average size	Administration	Number of loans	Outstanding Principal due	Average size
20.673,69	Public	4.173	91.997.259	22.045,83
14.395,31	Private	3.287	49.033.144	14.917,29
15.547,02	Pensioners	7.446	121.559.415	16.325,47
18.671,25	Parapublic	699	14.019.892	20.057,07

On which:

15.863,71	Aggregate Private and Parapublic	3.986	63.053.035,72	15.818,62	23%	MAX 30%	No
-----------	----------------------------------	-------	---------------	-----------	-----	---------	----

THE FIRST FIFTY EMPLOYERS BY OUTSTANDING PRINCIPAL DUE

Aggregate Portfolio				
Average size	Employers number	Number of loans	Outstanding Principal due	Average size
20.479,37	The first	132	2.618.315	19.835,72
17.336,19	From the second to the tenth	267	5.264.314	19.716,53
17.784,78	From the eleventh to the fiftieth	409	6.870.022	16.797,12

COLLECTIONS

Collections during the monthly collection period	Principal	Interest	Total
--	-----------	----------	-------

ViViBanca			
Instalments	1.591.029,99	1.099.198,18	2.690.228,17
Prepayments	405.009,67	3.715,37	408.725,04
Recoveries	-	-	-
Default interest/penalties			
Payments under the transfer and servicing agreement			
Payments under the warranty and indemnity agreement			
Total proceeds	1.996.039,66	1.102.913,55	3.098.953,21
Receivables purchased by the originator			-
Total amounts paid to the issuer	1.996.039,66	1.102.913,55	3.098.953,21

Legion			
Instalments	553.418,65	301.548,85	854.967,50
Prepayments	299.973,14	4.573,12	304.546,26
Recoveries	8.795,32	168,35	8.963,67
Default interest/penalties			
Payments under the transfer and servicing agreement			
Payments under the warranty and indemnity agreement			
Total proceeds	862.187,11	306.290,32	1.168.477,43
Receivables purchased by the originator			-
Total amounts paid to the issuer	862.187,11	306.290,32	1.168.477,43

Total			
Instalments	2.144.448,64	1.400.747,03	3.545.195,67
Prepayments	704.982,81	8.288,49	713.271,30
Recoveries	8.795,32	168,35	8.963,67
Default interest/penalties			
Payments under the transfer and servicing agreement			
Payments under the warranty and indemnity agreement			
Total proceeds	2.858.226,77	1.409.203,87	4.267.430,64
Receivables purchased by the originator	-	-	-
Total amounts paid to the issuer	2.858.226,77	1.409.203,87	4.267.430,64

SERVICING FEES AND EXPENSES

ViviBanca	Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,45%	13.945,29
Servicing fees on Default Receivables	1,22%	-
Servicing fee for monitory activities	30.500,00	2.541,67
Total servicing fees		16.486,96

MCELocam (Legion)	Servicing fees (VAT included)	Servicing fees
Servicing fee for subservicing activities (per loans)	0,89	
Number of loans	3.659	
Total servicing fees (Floor 1.200)		3.258,71

OTHER INFORMATION

Receivables not all TAN	54.521.289,57
Receivables not all TAN ratio	19,71%

Accruals on the transferred portfolio that must be paid to the Originator	-
--	----------

Future rediscount of the Additional paid by Class C	39.700.930,45
Quarterly competences of the Additional paid by Class C	-

Future rediscount of the Additional not paid (DPP)	15.833.698,66
Montly competences of the Additional that must be paid (DPP)	323.086,91

**COLLATERAL PORTFOGLIO SCHEDULED AMORTISATION
PLAN: Aggregate Portfolio**

Date	Principal instalment	Interest instalment
31/03/2020	2.254.889,31	1.459.085,90
30/04/2020	2.269.092,40	1.449.208,67
31/05/2020	2.281.313,22	1.437.495,33
30/06/2020	2.293.134,67	1.425.576,88
31/07/2020	2.305.134,67	1.413.590,68
31/08/2020	2.316.249,78	1.401.534,12
30/09/2020	2.329.016,07	1.389.648,99
31/10/2020	2.340.612,17	1.377.453,00
30/11/2020	2.352.674,66	1.365.188,02
31/12/2020	2.364.551,69	1.352.901,37
31/01/2021	2.376.828,56	1.340.634,76
28/02/2021	2.388.475,14	1.328.157,78
31/03/2021	2.400.684,10	1.315.612,49
30/04/2021	2.412.321,74	1.302.996,13
31/05/2021	2.424.799,83	1.290.313,02
30/06/2021	2.435.167,73	1.277.553,03
31/07/2021	2.447.310,17	1.264.737,97
31/08/2021	2.460.108,03	1.251.850,72
30/09/2021	2.472.690,10	1.238.890,25
31/10/2021	2.485.531,68	1.225.856,33
30/11/2021	2.497.376,99	1.212.745,07
31/12/2021	2.509.858,85	1.199.563,79
31/01/2022	2.522.149,74	1.186.309,73
28/02/2022	2.534.238,55	1.172.981,45
31/03/2022	2.545.954,80	1.159.580,61
30/04/2022	2.558.648,97	1.146.109,35
31/05/2022	2.571.411,97	1.132.566,33
30/06/2022	2.580.489,76	1.118.942,23
31/07/2022	2.592.069,77	1.105.266,66
31/08/2022	2.604.394,27	1.091.519,76
30/09/2022	2.615.533,25	1.077.701,17
31/10/2022	2.626.719,11	1.063.814,14
30/11/2022	2.637.971,60	1.049.868,38
31/12/2022	2.648.592,41	1.035.905,37
31/01/2023	2.658.119,37	1.021.824,80
28/02/2023	2.669.203,08	1.007.639,88
31/03/2023	2.681.021,56	993.441,36
30/04/2023	2.692.996,30	979.176,02
31/05/2023	2.702.817,63	964.842,09
30/06/2023	2.709.622,70	950.437,67
31/07/2023	2.717.705,61	935.985,08
31/08/2023	2.722.844,92	921.482,62
30/09/2023	2.729.397,11	906.957,99
31/10/2023	2.738.343,44	892.407,11
30/11/2023	2.745.272,25	877.802,29
31/12/2023	2.749.876,53	863.160,97
31/01/2024	2.754.911,36	848.485,89
29/02/2024	2.763.536,38	833.855,42
31/03/2024	2.767.958,82	819.068,15
30/04/2024	2.771.916,69	804.309,25
31/05/2024	2.773.452,77	789.550,93
30/06/2024	2.770.171,08	774.782,35
31/07/2024	2.767.494,86	760.021,61
31/08/2024	2.764.774,09	745.289,96
30/09/2024	2.759.395,21	730.624,90
31/10/2024	2.759.521,51	716.029,81
30/11/2024	2.760.223,61	701.333,21
31/12/2024	2.763.180,19	686.681,03
31/01/2025	2.767.873,92	672.026,68
28/02/2025	2.771.795,19	657.293,16
31/03/2025	2.777.408,10	642.607,30
30/04/2025	2.782.313,52	627.899,04
31/05/2025	2.785.585,10	613.283,22
30/06/2025	2.782.582,85	598.613,37
31/07/2025	2.781.820,96	583.793,69
31/08/2025	2.779.061,52	569.058,80
30/09/2025	2.780.564,64	554.440,64
31/10/2025	2.780.821,81	539.677,84
30/11/2025	2.779.623,29	525.010,10
31/12/2025	2.777.944,31	510.603,91
31/01/2026	2.776.999,55	495.835,27
28/02/2026	2.781.596,87	481.122,65
31/03/2026	2.781.532,99	466.476,22
30/04/2026	2.781.368,42	451.915,41
31/05/2026	2.771.920,76	437.200,42
30/06/2026	2.754.762,60	422.492,44
31/07/2026	2.739.816,47	407.980,97
31/08/2026	2.715.940,73	393.452,83
30/09/2026	2.700.789,52	379.224,97
31/10/2026	2.682.649,79	365.046,74
30/11/2026	2.658.275,35	351.034,66
31/12/2026	2.635.002,19	336.681,37
31/01/2027	2.613.643,49	322.577,53

28/02/2027	2.594.814,60	308.650,94
31/03/2027	2.578.535,21	294.939,74
30/04/2027	2.564.865,91	281.169,06
31/05/2027	2.545.121,38	267.452,09
30/06/2027	2.513.338,90	253.774,08
31/07/2027	2.479.876,57	240.825,74
31/08/2027	2.445.245,72	227.368,46
30/09/2027	2.415.454,30	214.152,56
31/10/2027	2.392.881,26	201.102,13
30/11/2027	2.367.167,09	188.335,51
31/12/2027	2.333.975,78	175.814,43
31/01/2028	2.309.668,72	163.266,61
29/02/2028	2.280.908,04	151.023,33
31/03/2028	2.259.505,72	138.882,48
30/04/2028	2.227.133,45	126.793,68
31/05/2028	2.157.557,38	115.224,41
30/06/2028	2.025.942,34	103.666,90
31/07/2028	1.945.056,86	92.523,64
31/08/2028	1.822.633,12	81.830,19
30/09/2028	1.722.129,26	71.679,84
31/10/2028	1.621.232,19	62.215,39
30/11/2028	1.473.166,88	53.443,90
31/12/2028	1.337.932,42	48.274,59
31/01/2029	1.203.167,01	40.224,77
28/02/2029	1.103.787,32	30.933,77
31/03/2029	1.003.184,66	24.642,17
30/04/2029	871.561,52	19.072,36
31/05/2029	736.242,16	14.131,43
30/06/2029	590.540,43	9.868,11
31/07/2029	464.742,33	6.511,61
31/08/2029	318.616,31	3.999,23
30/09/2029	201.775,22	2.253,33
31/10/2029	85.275,27	807,81
30/11/2029	7.182,85	87,30
31/12/2029	388,37	15,90
31/01/2030	191,43	13,19
28/02/2030	192,11	12,51
31/03/2030	192,79	11,84
30/04/2030	193,47	11,16
31/05/2030	194,16	10,47
30/06/2030	194,85	9,78
31/07/2030	195,54	9,09
31/08/2030	196,23	8,41
30/09/2030	196,92	7,71
31/10/2030	197,62	7,01
30/11/2030	198,32	6,31
31/12/2030	199,02	5,61
31/01/2031	199,73	4,91
28/02/2031	200,44	4,20
31/03/2031	201,15	3,49
30/04/2031	201,86	2,78
31/05/2031	202,57	2,06
30/06/2031	203,29	1,35
31/07/2031	179,04	0,63
Total	274.895.783,90	79.606.789,09

ADVANCES : Aggregate Portfolio

Instalments and prepayments	Principal	Interest	Total
During the monthly collection period	2.849.431,45	1.409.035,52	4.258.466,97
Cumulative from the first servicer serport	54.824.023,39	25.966.183,14	80.790.206,53
Total amounts paid to the issuer	57.673.454,84	27.375.218,66	85.048.673,50

Is the Aggregate Portfolio in line with schedule (pursuant to Transfer Agreement)?	Yes
---	------------

STATEMENT

Confirmation of net economic interest held by Originator (ViViBanca)	8,3895%
---	----------------

The retention rule (Min 5%) is respected?	Yes
--	------------

Seller Financial Ratios: Quarterly (applicable from March 2019)	Data	Limits	Breach
Total Capital Ratio of the Seller	16,4%	MIN 10,5%	No
Corporate capital of the Seller	33.812.962,00	MIN 20.000.000,00	No
Average monthly drawn amount (finanziato) relating to the Receivables transferred to the Issuer in the 3 (three) calendar months preceding the relevant Offer Date (O.D.)	12.288.412,78	MIN 10.000.000,00 for 4 consecutive O.D.	No
Ratio between (a) and (b)	2,65	MIN 2	No
(a) the Net Operating Income (equal to "Margine di Intermediazione" + "Margine di Interesse" – "Costi Operativi")	10.944.408,00		
(b) the costs of the financial indebtedness ("Oneri Finanziari")	4.123.775,00		