

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:	30-set-20
Relating to the Collection Period:	01-set-20 30-set-20
Relating to the Interest Period:	28-set-20 27-ott-20
Payment Date:	28-ott-20

**PORTFOLIO DESCRIPTION: Aggregate Portfolio**

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

	<b>ViViBanca</b>				
Performing receivables not in arrears	239.327.103,99	953.885,53	240.280.989,52	559.273,64	240.840.263,16
Performing receivables in arrears	8.672.281,27	185.037,02	8.857.318,29	129.897,95	8.987.216,24
Delinquent receivables	-	-	-	-	-
<b>Collateral portfolio: Oustading Principal Due</b>	<b>247.999.385,26</b>	<b>1.138.922,55</b>	<b>249.138.307,81</b>	<b>689.171,59</b>	<b>249.827.479,40</b>
Unpaid First Instalment Receivables (> 120 days)					
Default receivables	-	-	-	-	-
<b>Total portfolio</b>	<b>247.999.385,26</b>	<b>1.138.922,55</b>	<b>249.138.307,81</b>	<b>689.171,59</b>	<b>249.827.479,40</b>

	<b>Legion</b>				
Performing receivables not in arrears	43.282.831,10	284.087,88	43.566.918,98	107.866,38	43.674.785,36
Performing receivables in arrears	10.953.875,41	270.673,93	11.224.549,34	138.673,19	11.363.222,53
Delinquent receivables	-	-	-	-	-
<b>Collateral portfolio: Oustading Principal Due</b>	<b>54.236.706,51</b>	<b>554.761,81</b>	<b>54.791.468,32</b>	<b>246.539,57</b>	<b>55.038.007,89</b>
Unpaid First Instalment Receivables (> 120 days)					
Default receivables	-	-	-	-	-
<b>Total portfolio</b>	<b>54.236.706,51</b>	<b>554.761,81</b>	<b>54.791.468,32</b>	<b>246.539,57</b>	<b>55.038.007,89</b>

	<b>Total</b>				
Performing receivables not in arrears	282.609.935,09	1.237.973,41	283.847.908,50	667.140,02	284.515.048,52
Performing receivables in arrears	19.626.156,68	455.710,95	20.081.867,63	268.571,14	20.350.438,77
Delinquent receivables	-	-	-	-	-
<b>Collateral portfolio: Oustading Principal Due</b>	<b>302.236.091,77</b>	<b>1.693.684,36</b>	<b>303.929.776,13</b>	<b>935.711,16</b>	<b>304.865.487,29</b>
Unpaid First Instalment Receivables (> 120 days)					
Default receivables	-	-	-	-	-
<b>Total portfolio</b>	<b>302.236.091,77</b>	<b>1.693.684,36</b>	<b>303.929.776,13</b>	<b>935.711,16</b>	<b>304.865.487,29</b>

**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	473	7.034.068,21				
2	80	1.081.644,97				
3	49	741.605,11				
4			<b>293.145.319</b>	<b>0,00%</b>	<b>4,00%</b>	<b>No</b>
5						
6						
7						
<b>Total</b>	<b>602</b>	<b>8.857.318,29</b>				

**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	1	10.705,06								
Loans in "Sofferenza"										
Life damage	35	546.539,24								
Job damage	45	700.474,92								
<b>Defaulted loans</b>	<b>81</b>	<b>1.257.719,22</b>	<b>-</b>	<b>-</b>	<b>293.145.319</b>	<b>0,43%</b>	<b>7,00%</b>	<b>No</b>	<b>3,75%</b>	<b>No</b>

	<b>Public administration</b>		<b>Pensioners</b>		<b>Private companies</b>		<b>Parapublics companies</b>	
	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	10.705,06
Loans in "Sofferenza"								
Life damage	5	96.484,58	28	427.682,11	1	10.194,07	1	12.178,48
Job damage	11	234.965,71			32	419.902,69	2	45.606,52
<b>Total defaulted</b>	<b>16</b>	<b>331.450,29</b>	<b>28</b>	<b>427.682,11</b>	<b>33</b>	<b>430.096,76</b>	<b>4</b>	<b>68.490,06</b>

**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	10.705,06			
Loans in "Sofferenza"					
Life damage	35	546.539,24			
Job damage	45	700.474,92			
<b>Total defaulted</b>	<b>81</b>	<b>1.257.719,22</b>	<b>0,43%</b>	<b>4,00%</b>	<b>No</b>

	<b>Public administration</b>		<b>Pensioners</b>		<b>Private companies</b>		<b>Parapublics companies</b>	
	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	10.705,06
Loans in "Sofferenza"								
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Job damage	11	234.965,71			32	419.902,69	2	45.606,52
<b>Total recoveries</b>	<b>16</b>	<b>331.450,29</b>	<b>28</b>	<b>427.682,11</b>	<b>33</b>	<b>430.096,76</b>	<b>4</b>	<b>68.490,06</b>

**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	597	9.575.288,49				
2	71	1.186.268,60				
3	27	462.992,25				
4			<b>73.132.124</b>	<b>0,00%</b>	<b>4,00%</b>	<b>No</b>
5						
6						
7						
<b>Total</b>	<b>695</b>	<b>11.224.549,34</b>				

**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	7	109.197,65								
Job damage	26	411.193,22								
<b>Defaulted loans</b>	<b>37</b>	<b>552.207,00</b>	<b>-</b>	<b>-</b>	<b>73.132.124</b>	<b>0,76%</b>	<b>7,00%</b>	<b>No</b>	<b>3,75%</b>	<b>No</b>

	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	1	21.395,52	5	66.878,51			1	20.923,62
Job damage	5	87.330,52			20	301.085,84	1	22.776,86
<b>Total defaulted</b>	<b>7</b>	<b>118.205,06</b>	<b>7</b>	<b>81.003,72</b>	<b>21</b>	<b>309.297,74</b>	<b>2</b>	<b>43.700,48</b>

**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	4	31.816,13			
Loans in "Sofferenza"					
Life damage	7	109.197,65			
Job damage	26	411.193,22			
<b>Total defaulted</b>	<b>37</b>	<b>552.207,00</b>	<b>0,76%</b>	<b>4,00%</b>	<b>No</b>

	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	2	14.125,21	1	8.211,90		
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**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	1.070	16.609.356,70				
2	151	2.267.913,57				
3	76	1.204.597,36				
4	-	-	<b>366.277.443</b>	<b>0,00%</b>	<b>4,00%</b>	<b>No</b>
5	-	-				
6	-	-				
7	-	-				
<b>Total</b>	<b>1.297</b>	<b>20.081.867,63</b>				

**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	5	42.521,19	-	-						
Loans in "Sofferenza"										
Life damage	42	655.736,89	-	-						
Job damage	71	1.111.668,14	-	-						
<b>Defaulted loans</b>	<b>118</b>	<b>1.809.926,22</b>	<b>-</b>	<b>-</b>	<b>366.277.443</b>	<b>0,49%</b>	<b>7,00%</b>	<b>No</b>	<b>3,75%</b>	<b>No</b>

	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	1	10.705,06
Loans in "Sofferenza"								
Life damage	6	117.880,10	33	494.560,62	1	10.194,07	2	33.102,10
Job damage	16	322.296,23	-	-	52	720.988,53	3	68.383,38
<b>Total defaulted</b>	<b>23</b>	<b>449.655,35</b>	<b>35</b>	<b>508.685,83</b>	<b>54</b>	<b>739.394,50</b>	<b>6</b>	<b>112.190,54</b>

**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	5	42.521,19			
Loans in "Sofferenza"					
Life damage	42	655.736,89			
Job damage	71	1.111.668,14			
<b>Total defaulted</b>	<b>118</b>	<b>1.809.926,22</b>	<b>0,49%</b>	<b>4,00%</b>	<b>No</b>

	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	2	14.125,21	1	8.211,90	1	10.705,06
Loans in "Sofferenza"								
Life damage	6	117.880,10	33	494.560,62	1	10.194,07	2	33.102,10
Job damage	16	322.296,23	-	-	52	720.988,53	3	68.383,38
<b>Total recoveries</b>	<b>23</b>	<b>449.655,35</b>	<b>35</b>	<b>508.685,83</b>	<b>54</b>	<b>739.394,50</b>	<b>6</b>	<b>112.190,54</b>



**DESCRIPTION OF AGGREGATE PORTFOLIO TOTAL**

**BREAKDOWN BY OUTSTANDING**

Aggregate Portfolio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
< 15.000	7.666	77.130.325	10.061,35
15.000 - 25.000	7.426	146.029.747	19.664,66
25.000 - 35.000	2.275	64.637.743	28.412,19
35.000 - 45.000	276	10.598.723	38.401,17
> 45.000	107	5.533.239	51.712,51

Average size
10.161,53
19.390,65
27.871,72
39.104,91
52.198,10

**BREAKDOWN BY RESIDUAL LIFE**

Aggregate Portfolio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
< 2	92	401.971	4.369,25
2 - 4	821	6.360.239	7.746,94
4 - 6	2.001	22.345.214	11.167,02
6 - 8	5.561	95.194.328	17.118,20
8 - 10	9.275	179.628.025	19.366,90

Average size
4.454,00
8.638,44
14.291,71
17.391,13
19.495,35

**BREAKDOWN BY EMPLOYER'S REGION**

Aggregate Portfolio			
Region	Number of loans	Outstanding Principal due	Average size
<b>Northern Italy</b>	<b>16.119</b>	<b>271.117.091,01</b>	<b>16.819,72</b>
Emilia Romagna	490	7.367.868	15.036,47
Friuli Venezia Giulia	123	1.757.180	14.286,01
Lazio	12.042	206.756.164	17.169,59
Liguria	114	1.932.222	16.949,32
Lombardia	1.546	24.097.345	15.586,90
Marche	192	3.467.295	18.058,83
Piemonte	704	11.251.713	15.982,55
Toscana	255	4.389.210	17.212,59
Trentino Alto Adige	71	1.040.383	14.653,28
Umbria	70	1.103.120	15.758,86
Valle d'Aosta	13	217.909	16.762,25
Veneto	499	7.736.682	15.504,37
<b>Southern Italy</b>	<b>1.631</b>	<b>32.812.685,12</b>	<b>20.118,14</b>
Abruzzo	356	8.732.546	24.529,62
Basilicata	22	501.154	22.779,75
Calabria	103	1.981.812	19.240,90
Campania	211	3.570.046	16.919,65
Molise	5	94.412	18.882,33
Puglia	328	6.359.174	19.387,72
Sardegna	216	4.136.142	19.148,81
Sicilia	390	7.437.399	19.070,25

Average size
16.185,13
13.457,29
17.220,65
16.334,50
16.899,20
15.130,10
18.607,37
15.432,29
16.201,07
22.820,67
-
-
14.281,00
18.741,96
22.952,01
23.181,91
19.480,79
16.537,47
#DIV/0!
16.564,97
17.827,03
18.008,35

On which:

Aggregate Private and Parapublic	490	7.688.460,38	15.690,74	3%	MAX 10%	No
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14.873,36
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**BREAKDOWN BY TYPE OF LOAN**

Aggregate Portfolio			
Category	Number of loans	Outstanding Principal due	Average size
CQS	7.490	136.152.879	18.177,95
CQP	8.872	140.938.586	15.885,77
DEL	1.388	26.838.311	19.335,96

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

Average size
17.984,83
14.653,93
17.638,99

**BREAKDOWN OF DELINQUENT LOAN**

Aggregate Portfolio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Performing	17.750	303.929.776	17.122,80
4	-	-	#DIV/0!
5	-	-	#DIV/0!
6	-	-	#DIV/0!
7	-	-	#DIV/0!

Average size
16.513,40
#DIV/0!
#DIV/0!
#DIV/0!
#DIV/0!

**BREAKDOWN BY INSURANCE COMPANY (Life insurance)**

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance Life S.p.A.	2.395	41.804.193	17.454,78
AXA France Vie S.a.	2.019	32.794.394	16.242,89
Metlife Europe Limited	12	159.967	13.330,57
Metlife Europe Limited Flat	399	5.522.794	13.841,59
HDI Assicurazioni S.p.A. Vita	1.370	29.163.337	21.287,11
Credit Life A.G.	1.495	23.012.430	15.392,93
Cardif Assurance Vie S.A.	971	17.633.697	18.160,35
Metlife (GAI)	3.004	55.512.732	18.479,60
Afi Esca S.A.	628	10.215.453	16.266,65
Aviva Life S.p.A.	5.457	88.110.779	16.146,38

14%	MAX 15%	No
11%	MIN 5%	No
8%	MAX 15%	No
3%	MAX 5%	No

Average size
16.339,10
16.332,18
13.817,40
19.065,06
15.883,74
18.383,96
14.714,18

On which:

Aggregate Credit Life & Afi Esca & Net	4.518	75.032.076,05	16.607,37	25%	MAX 35%	No
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16.024,15
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**BREAKDOWN BY INSURANCE COMPANY (Credit insurance)**

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance S.p.A.	2.212	38.574.432	17.438,71
HDI Assicurazioni S.p.A. Impiego	1.369	29.142.350	21.287,33
AXA France Iard S.a.	1.332	22.232.310	16.690,92
Cardif	971	17.633.697	18.160,35
Great American International Insurance Ltd.	3.004	55.512.732	18.479,60
N/a - Pensioner	8.862	140.834.256	15.891,93

13%	MAX 15%	No
7%	MIN 5%	No

Average size
16.492,84
19.061,80
17.592,27
18.383,96
14.683,71

**BREAKDOWN BY TYPE OF EMPLOYER**

Aggregate Portfolio			
Administration	Number of loans	Outstanding Principal due	Average size
Public	4.466	95.209.843	21.318,82
Private	3.701	53.843.429	14.548,35
Pensioners	8.872	140.938.586	15.885,77
Parapublic	711	13.937.917	19.603,26

18%	MAX 20%	No
46%	MAX 45%	Yes
5%	MAX 10%	No

Average size
19.500,10
13.908,77
14.653,93
17.734,14

On which:

Aggregate Private and Parapublic	4.412	67.781.346,22	15.362,95	22%	MAX 30%	No
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15.282,67
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(Total)

**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	127	2.425.958	19.102,03
From the second to the tenth	267	5.153.675	19.302,15
From the eleventh to the fiftieth	410	7.146.832	17.431,30

0,80%	MAX 1,50%	No
1,70%	MAX 5%	No
2,35%	MAX 13%	No

Average size
19.465,13
16.202,89
16.632,85

## COLLECTIONS

Collections during the monthly collection period	Principal	Interest	Total
<b>ViViBanca</b>			
Instalments	2.066.422,25	1.580.235,64	3.646.657,89
Prepayments	490.092,13	105.842,18	595.934,31
Recoveries	37.568,84	207,82	37.776,66
Default interest/penalties			
Payments under the transfer and servicing agreement			
Payments under the warranty and indemnity agreement			
<b>Total proceeds</b>	<b>2.594.083,22</b>	<b>1.686.285,64</b>	<b>4.280.368,86</b>
Receivables purchased by the originator	3.269.195,39	101.809,88	3.371.005,27
<b>Total amounts paid to the issuer</b>	<b>5.863.278,61</b>	<b>1.788.095,52</b>	<b>7.651.374,13</b>
<b>Legion</b>			
Instalments	580.209,70	291.528,39	871.738,09
Prepayments	570.706,31	25.950,73	596.657,04
Recoveries			
Default interest/penalties			
Payments under the transfer and servicing agreement			
Payments under the warranty and indemnity agreement			
<b>Total proceeds</b>	<b>1.150.916,01</b>	<b>317.479,12</b>	<b>1.468.395,13</b>
Receivables purchased by the originator	964.534,06	114.410,83	1.078.944,89
<b>Total amounts paid to the issuer</b>	<b>2.115.450,07</b>	<b>431.889,95</b>	<b>2.547.340,02</b>
<b>Total</b>			
Instalments	2.646.631,95	1.871.764,03	4.518.395,98
Prepayments	1.060.798,44	131.792,91	1.192.591,35
Recoveries	37.568,84	207,82	37.776,66
Default interest/penalties			
Payments under the transfer and servicing agreement			
Payments under the warranty and indemnity agreement			
<b>Total proceeds</b>	<b>3.744.999,23</b>	<b>2.003.764,76</b>	<b>5.748.763,99</b>
Receivables purchased by the originator	4.233.729,45	216.220,71	4.449.950,16
<b>Total amounts paid to the issuer</b>	<b>7.978.728,68</b>	<b>2.219.985,47</b>	<b>10.198.714,15</b>

## SERVICING FEES AND EXPENSES



<b>ViViBanca</b>	<b>Servicing fees (VAT included)</b>	<b>Servicing fees</b>
Servicing fees on Performing and Delinquent Receivables	0,45%	19.091,66
Servicing fees on Default Receivables	1,22%	460,88
Servicing fee for monitory activities	30.500,00	2.541,67
<b>Total servicing fees</b>		<b>22.094,21</b>

<b>MCELocam (Legion)</b>	<b>Servicing fees (VAT included)</b>	<b>Servicing fees</b>
Servicing fee for subservicing activities (per loans)	0,89	
Number of loans	3.318	
<b>Total servicing fees (Floor 1.200)</b>		<b>2.955,01</b>

#### OTHER INFORMATION

<b>Receivables not all TAN</b>	<b>45.707.154,79</b>
<b>Receivables not all TAN ratio</b>	<b>15,04%</b>

<b>Accruals on the transferred portfolio that must be paid to the Originator</b>	<b>-</b>
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<b>Future rediscount of the Additional paid by Class C</b>	<b>41.614.640,83</b>
<b>Quarterly competences of the Additional paid by Class C</b>	<b>3.022.549,81</b>

<b>Future rediscount of the Additional not paid (DPP)</b>	<b>18.646.924,84</b>
<b>Montly competences of the Additional that must be paid (DPP)</b>	<b>450.507,76</b>

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

Date	Principal instalment	Interest instalment
31/10/2020	2.605.969,50	1.619.518,66
30/11/2020	2.620.362,28	1.606.598,83
31/12/2020	2.634.183,34	1.593.028,62
31/01/2021	2.648.567,22	1.579.504,87
28/02/2021	2.662.383,34	1.565.683,90
31/03/2021	2.676.856,55	1.551.716,42
30/04/2021	2.690.658,54	1.537.742,30
31/05/2021	2.704.783,47	1.523.461,75
30/06/2021	2.717.040,69	1.509.095,40
31/07/2021	2.730.581,14	1.494.662,12
31/08/2021	2.745.307,78	1.480.208,10
30/09/2021	2.759.432,93	1.465.610,15
31/10/2021	2.773.932,02	1.450.929,43
30/11/2021	2.787.275,57	1.436.160,20
31/12/2021	2.800.949,34	1.421.312,87
31/01/2022	2.814.822,48	1.406.407,12
28/02/2022	2.828.786,00	1.391.478,08
31/03/2022	2.842.052,04	1.376.383,81
30/04/2022	2.856.509,43	1.361.303,49
31/05/2022	2.871.185,60	1.346.048,11
30/06/2022	2.882.224,38	1.330.699,68
31/07/2022	2.896.416,85	1.315.289,50
31/08/2022	2.910.741,44	1.299.794,70
30/09/2022	2.923.707,11	1.284.214,30
31/10/2022	2.937.265,65	1.268.555,47
30/11/2022	2.949.746,93	1.252.836,87
31/12/2022	2.963.097,81	1.237.061,27
31/01/2023	2.975.657,40	1.221.171,18
28/02/2023	2.989.335,30	1.205.157,57
31/03/2023	3.003.527,12	1.189.113,35
30/04/2023	3.017.687,30	1.172.987,11
31/05/2023	3.029.875,12	1.156.778,19
30/06/2023	3.040.051,02	1.140.486,52
31/07/2023	3.051.557,94	1.124.129,98
31/08/2023	3.059.265,65	1.107.700,16
30/09/2023	3.069.892,82	1.091.232,41
31/10/2023	3.082.575,44	1.074.713,12
30/11/2023	3.092.082,13	1.058.115,10
31/12/2023	3.100.136,28	1.041.463,48
31/01/2024	3.107.534,38	1.024.760,63
29/02/2024	3.118.673,90	1.008.032,76
31/03/2024	3.126.728,61	991.233,79
30/04/2024	3.135.576,97	974.522,17
31/05/2024	3.141.121,25	957.503,87
30/06/2024	3.142.454,12	940.682,67
31/07/2024	3.144.843,20	923.751,62
31/08/2024	3.148.557,03	906.818,31
30/09/2024	3.148.471,75	889.941,42
31/10/2024	3.151.942,20	872.940,93
30/11/2024	3.150.964,89	855.988,44
31/12/2024	3.150.673,02	839.106,49
31/01/2025	3.150.028,37	822.182,95
28/02/2025	3.152.435,84	805.286,75
31/03/2025	3.152.972,22	788.381,83
30/04/2025	3.160.216,78	771.502,36
31/05/2025	3.165.887,98	754.549,86
30/06/2025	3.166.312,93	737.587,47
31/07/2025	3.168.844,02	720.643,59
31/08/2025	3.169.119,14	703.666,42
30/09/2025	3.173.711,63	686.783,21
31/10/2025	3.177.661,38	669.834,97
30/11/2025	3.176.625,37	652.866,73
31/12/2025	3.172.817,30	636.160,05
31/01/2026	3.168.607,54	619.178,51
28/02/2026	3.171.699,07	602.221,83
31/03/2026	3.168.617,23	585.388,74
30/04/2026	3.171.247,69	568.469,60
31/05/2026	3.170.256,51	551.735,74
30/06/2026	3.162.266,75	534.605,38
31/07/2026	3.157.352,33	517.961,29
31/08/2026	3.139.459,29	501.252,53
30/09/2026	3.128.030,41	484.657,05
31/10/2026	3.113.985,75	468.104,23
30/11/2026	3.088.733,28	451.543,27
31/12/2026	3.065.424,91	434.833,66
31/01/2027	3.040.835,97	418.388,79
28/02/2027	3.020.662,78	402.108,84
31/03/2027	3.000.966,51	385.943,77
30/04/2027	2.987.879,47	369.851,42
31/05/2027	2.972.041,34	353.809,79
30/06/2027	2.945.204,42	337.787,42
31/07/2027	2.917.030,56	322.467,83
31/08/2027	2.885.926,73	306.800,22

30/09/2027	2.859.979,82	291.134,47
31/10/2027	2.840.733,83	275.537,24
30/11/2027	2.817.961,35	260.524,27
31/12/2027	2.785.203,01	245.631,21
31/01/2028	2.758.249,87	230.812,93
29/02/2028	2.730.575,46	215.658,01
31/03/2028	2.708.486,66	200.730,18
30/04/2028	2.677.258,27	186.266,05
31/05/2028	2.614.025,69	172.527,15
30/06/2028	2.489.957,66	158.709,34
31/07/2028	2.415.867,00	145.331,45
31/08/2028	2.299.606,62	131.867,47
30/09/2028	2.204.340,67	118.928,38
31/10/2028	2.108.887,24	106.860,64
30/11/2028	1.967.319,33	95.593,71
31/12/2028	1.840.124,66	87.712,63
31/01/2029	1.710.495,11	77.132,47
28/02/2029	1.614.088,57	64.988,60
31/03/2029	1.516.237,37	56.034,33
30/04/2029	1.391.228,04	47.826,76
31/05/2029	1.261.298,77	39.874,62
30/06/2029	1.122.348,86	32.701,11
31/07/2029	1.002.038,29	26.543,54
31/08/2029	862.775,86	21.084,69
30/09/2029	750.892,18	16.087,23
31/10/2029	636.340,43	11.562,46
30/11/2029	503.671,95	7.906,23
31/12/2029	384.772,62	5.310,56
31/01/2030	263.999,83	2.977,24
28/02/2030	164.544,12	1.726,21
31/03/2030	51.101,37	737,73
30/04/2030	1.847,94	30,20
31/05/2030	193,29	10,39
30/06/2030	193,98	9,71
31/07/2030	194,66	9,02
31/08/2030	195,35	8,34
30/09/2030	196,05	7,65
31/10/2030	196,74	6,96
30/11/2030	197,44	6,26
31/12/2030	198,13	5,57
31/01/2031	198,84	4,87
28/02/2031	199,54	4,17
31/03/2031	200,25	3,46
30/04/2031	200,96	2,76
31/05/2031	201,67	2,05
30/06/2031	202,39	1,34
31/07/2031	178,24	0,62
<b>Total</b>	<b>302.236.091,77</b>	<b>84.776.625,65</b>

### ADVANCES : Aggregate Portfolio

Instalments and prepayments	Principal	Interest	Total
During the monthly collection period	3.707.430,39	2.003.556,94	5.710.987,33
Cumulative from the first servicer report	106.079.317,10	44.927.939,87	151.007.256,97
<b>Total amounts paid to the issuer</b>	<b>109.786.747,49</b>	<b>46.931.496,81</b>	<b>156.718.244,30</b>

<b>Is the Aggregate Portfolio in line with schedule (pursuant to Transfer Agreement)?</b>	<b>Yes</b>
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### STATEMENT

<b>Confirmation of net economic interest held by Originator (ViViBanca)</b>	<b>8,3895%</b>
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<b>The retention rule (Min 5%) is respected?</b>	<b>Yes</b>
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Seller Financial Ratios: Quarterly (applicable from March 2019)	Data	Limits	Breach
<b>Total Capital Ratio of the Seller</b>	<b>22,5%</b>	<b>MIN 10,5%</b>	<b>No</b>
<b>Corporate capital of the Seller</b>	<b>33.812.962,00</b>	<b>MIN 20.000.000,00</b>	<b>No</b>
<b>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.)</b>	<b>6.560.288,02</b>	<b>MIN 10.000.000,00 for 4 consecutive O.D.</b>	<b>No</b>
<b>Ratio between (a) and (b)</b>	<b>2,49</b>	<b>MIN 2</b>	<b>No</b>
(a) the Net Operating Income (equal to "Margine di Intermediazione" + "Margine di Interesse" – "Costi Operativi")	5.529.570,00		
(b) the costs of the financial indebtedness ("Oneri Finanziari")	2.217.736,00		