

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-nov-20
Relating to the Collection Period:	01-nov-20 30-nov-20
Relating to the Interest Period:	30-nov-20 27-dic-20
Payment Date:	28-dic-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	326.965.690,87	1.415.625,97	328.381.316,84	778.131,63	329.159.448,47
Performing receivables in arrears	21.049.556,55	474.564,71	21.524.121,26	279.757,82	21.803.879,08
Delinquent receivables	572.342,39	34.965,21	607.307,60	32.978,19	640.285,79
Collateral portfolio: Oustading Principal Due	348.587.589,81	1.925.155,89	350.512.745,70	1.090.867,64	351.603.613,34
Unpaid First Instalment Receivables (> 120 days)			-		
Default receivables	78.751,10	751,87	79.502,97	912,13	80.415,10
Total portfolio	348.666.340,91	1.925.907,76	350.592.248,67	1.091.779,77	351.684.028,44

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	1.187	18.594.426,16				
2	151	2.338.275,45				
3	35	591.419,65				
4	13	228.651,00	421.631.845	0,14%	4,00%	No
5	14	196.107,54				
6	11	182.549,06				
7	-	-				
Total	1.411	22.131.428,86				

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	2	22.481,34	2	22.481,34	421.631.845	0,02%	7,00%	No	3,75%	No
Job damage	4	57.868,77	3	44.773,67						
Defaulted loans	6	80.350,11	5	67.255,01						

	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	1	16.377,02	1	6.104,32				
Job damage	1	21.091,70			3	36.777,07		
Total defaulted	2	37.468,72	1	6.104,32	3	36.777,07	-	-

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					
Job damage	1	847,14	0,00%	4,00%	No
Total defaulted	1	847,14			

	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								
Job damage					1	847,14		
Total recoveries	-	-	-	-	1	847,14	-	-

DESCRIPTION OF AGGREGATE PORTFOLIO TOTAL

BREAKDOWN BY OUTSTANDING

Aggregate Portfolio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
< 15.000	8.764	88.287.505	10.073,88
15.000 - 25.000	8.453	166.088.148	19.648,43
25.000 - 35.000	2.721	77.483.859	28.476,24
35.000 - 45.000	322	12.355.665	38.371,63
> 45.000	124	6.377.071	51.427,99

BREAKDOWN BY RESIDUAL LIFE

Aggregate Portfolio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
< 2	106	470.638	4.439,98
2 - 4	915	6.979.100	7.627,43
4 - 6	2.386	26.662.524	11.174,57
6 - 8	6.533	111.162.855	17.015,59
8 - 10	10.444	205.317.131	19.658,86

BREAKDOWN BY EMPLOYER'S REGION

Aggregate Portfolio			
Region	Number of loans	Outstanding Principal due	Average size
Northern Italy	18.512	313.028.903,74	16.909,51
Emilia Romagna	556	8.440.960	15.181,58
Friuli Venezia Giulia	137	1.902.030	13.883,43
Lazio	13.893	240.007.029	17.275,39
Liguria	121	2.078.639	17.178,84
Lombardia	1.739	27.243.754	15.666,33
Marche	209	3.806.546	18.213,14
Piemonte	813	13.102.147	16.115,80
Toscana	316	5.414.742	17.135,26
Trentino Alto Adige	80	1.155.738	14.446,73
Umbria	79	1.213.953	15.366,49
Valle d'Aosta	16	279.857	17.491,09
Veneto	553	8.383.508	15.160,05
Southern Italy	1.872	37.563.344,93	20.065,89
Abruzzo	398	9.644.583	24.232,62
Basilicata	24	511.134	21.297,27
Calabria	103	1.957.300	19.002,91
Campania	253	4.313.967	17.051,25
Molise	7	149.430	21.347,12
Puglia	391	7.650.102	19.565,48
Sardegna	262	5.104.502	19.482,83
Sicilia	434	8.232.327	18.968,49

On which:

Aggregate Private and Parapublic	571	8.838.814,68	15.479,54
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BREAKDOWN BY TYPE OF LOAN

Aggregate Portfolio			
Category	Number of loans	Outstanding Principal due	Average size
CQS	8.489	154.575.595	18.208,93
CQP	10.352	166.036.640	16.039,09
DEL	1.543	29.980.014	19.429,69

BREAKDOWN OF DELINQUENT LOAN

Aggregate Portfolio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Performing	20.341	349.905.438,10	17.201,98
4	13	228.651	17.588,54
5	14	196.108	14.007,68
6	11	182.549	16.595,37
7	-	-	#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.	2.667	46.080.776	17.278,13
AXA France Vie S.a.	2.118	33.819.006	15.967,42
Metlife Europe Limited	19	275.028	14.475,18
Metlife Europe Limited Flat	393	5.369.340	13.662,44
HDI Assicurazioni S.p.A. Vita	1.426	30.410.857	21.325,99
Credit Life A.G.	2.024	34.168.762	16.881,80
Cardif Assurance Vie S.A.	1.051	19.164.424	18.234,47
IPTIQ LIFE S.A.	76	1.566.055	20.605,98
Metlife (GAI)	3.257	59.591.544	18.296,45
Afi Esca S.A.	725	11.816.269	16.298,30
Aviva Life S.p.A.	6.628	108.330.187	16.344,33

On which:

Aggregate Credit Life & Afi Esca & Net	5.416	92.065.806,70	16.998,86
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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	2.444	42.141.592	17.242,88
HDI Assicurazioni S.p.A. Impiegato	1.425	30.390.445	21.326,63
AXA France Iard S.a.	1.413	23.002.368	16.279,10
Cardif	1.051	19.164.424	18.234,47
Great American International Insurance Ltd.	3.257	59.591.544	18.296,45
RHEINLAND VERSICHERUNG AG	451	10.348.863	22.946,48
N/a - Pensioner	10.343	165.953.013	16.044,96

BREAKDOWN BY TYPE OF EMPLOYER

Aggregate Portfolio			
Administration	Number of loans	Outstanding Principal due	Average size
Public	5.070	108.798.967	21.459,36
Private	4.203	60.910.480	14.492,14
Pensioners	10.352	166.036.640	16.039,09
Parapublic	759	14.846.161	19.560,16

On which:

Aggregate Private and Parapublic	4.962	75.756.641,95	15.267,36
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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	112	2.017.111	18.009,92
From the second to the tenth	262	5.253.370	20.051,03
From the eleventh to the fiftieth	422	7.097.852	16.819,56

COLLECTIONS

Collections during the monthly collection period	Principal	Interest	Total
Total			
Instalments	2.862.569,66	1.927.841,27	4.790.410,93
Prepayments	1.381.595,97	433.784,65	1.815.380,62
Recoveries	-	-	-
Default interest/penalties			
Payments under the transfer and servicing agreement			
Payments under the warranty and indemnity agreement			
Total proceeds	4.244.165,63	2.361.625,92	6.605.791,55
Receivables purchased by the originator	-	-	-
Total amounts paid to the issuer	4.244.165,63	2.361.625,92	6.605.791,55

SERVICING FEES AND EXPENSES

ViViBanca	Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,45%	22.019,65
Servicing fees on Default Receivables	1,22%	-
Servicing fee for monitory activities	30.500,00	5.083,34
Total servicing fees		27.102,99

MCELocam (Legion)	Servicing fees (VAT included)	Servicing fees
Servicing fee for subservicing activities (per loans)	0,89	
Number of loans	3.205	
Total servicing fees (Floor 1.200)		2.854,37

OTHER INFORMATION

Receivables not all TAN	42.934.959,55
Receivables not all TAN ratio	12,25%
Accruals on the transferred portfolio that must be paid to the Originator	-
Future rediscount of the Additional paid by Class C	55.855.205,20

Quarterly competences of the Additional paid by Class C	-
Future rediscount of the Additional not paid (DPP)	23.237.232,74
Montly competences of the Additional that must be paid (DPP)	573.134,97

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

Date	Principal instalment	Interest instalment
31/12/2020	2.978.900,19	1.871.750,86
31/01/2021	2.997.209,01	1.857.833,83
28/02/2021	3.012.901,34	1.842.121,48
31/03/2021	3.029.262,69	1.826.251,54
30/04/2021	3.044.962,56	1.810.363,88
31/05/2021	3.060.997,19	1.794.157,58
30/06/2021	3.075.244,80	1.777.854,14
31/07/2021	3.090.807,97	1.761.471,37
31/08/2021	3.107.226,76	1.744.996,77
30/09/2021	3.123.452,87	1.728.426,79
31/10/2021	3.139.872,75	1.711.761,77
30/11/2021	3.155.157,46	1.694.996,29
31/12/2021	3.170.812,27	1.678.141,52
31/01/2022	3.186.686,42	1.661.216,28
28/02/2022	3.202.894,29	1.644.256,56
31/03/2022	3.218.183,78	1.627.118,55
30/04/2022	3.234.679,96	1.609.981,62
31/05/2022	3.251.729,43	1.592.657,64
30/06/2022	3.264.824,51	1.575.227,35
31/07/2022	3.281.093,23	1.557.721,53
31/08/2022	3.297.684,17	1.540.120,25
30/09/2022	3.312.059,67	1.522.417,74
31/10/2022	3.328.126,98	1.504.630,82
30/11/2022	3.342.730,37	1.486.766,34
31/12/2022	3.359.184,58	1.468.834,12
31/01/2023	3.373.897,60	1.450.766,50
28/02/2023	3.389.743,91	1.432.562,22
31/03/2023	3.406.118,25	1.414.314,18
30/04/2023	3.422.479,13	1.395.971,28
31/05/2023	3.436.937,39	1.377.531,14
30/06/2023	3.450.077,13	1.358.996,34
31/07/2023	3.463.964,88	1.340.379,71
31/08/2023	3.474.084,54	1.321.674,73
30/09/2023	3.487.223,84	1.302.917,07
31/10/2023	3.502.412,57	1.284.093,84
30/11/2023	3.513.871,35	1.265.172,01
31/12/2023	3.525.299,77	1.246.189,16
31/01/2024	3.535.138,74	1.227.132,07
29/02/2024	3.548.618,58	1.208.034,53
31/03/2024	3.559.141,35	1.188.850,24
30/04/2024	3.571.426,28	1.169.741,43
31/05/2024	3.579.401,34	1.150.301,66
30/06/2024	3.583.354,69	1.131.044,77
31/07/2024	3.587.890,24	1.111.664,89
31/08/2024	3.593.823,18	1.092.266,57
30/09/2024	3.596.411,83	1.072.912,54
31/10/2024	3.603.478,83	1.053.422,24
30/11/2024	3.605.633,93	1.033.957,38
31/12/2024	3.608.748,80	1.014.544,34
31/01/2025	3.609.544,67	995.063,57
28/02/2025	3.615.296,14	975.606,57
31/03/2025	3.618.224,59	956.118,81
30/04/2025	3.627.455,64	936.649,17
31/05/2025	3.630.816,30	917.084,38
30/06/2025	3.628.932,32	897.538,24
31/07/2025	3.626.498,50	878.027,02
31/08/2025	3.617.966,56	858.495,10
30/09/2025	3.623.023,14	839.139,32
31/10/2025	3.630.215,41	819.722,81
30/11/2025	3.632.166,94	800.266,33
31/12/2025	3.631.111,78	781.058,44
31/01/2026	3.628.534,95	761.473,36
28/02/2026	3.634.110,59	741.986,68
31/03/2026	3.633.913,50	722.691,73
30/04/2026	3.638.240,68	703.214,72
31/05/2026	3.637.697,93	683.915,92
30/06/2026	3.627.821,50	664.218,06
31/07/2026	3.621.114,12	645.008,28
31/08/2026	3.608.039,36	625.768,97
30/09/2026	3.601.109,84	606.760,81
31/10/2026	3.591.742,78	587.575,76
30/11/2026	3.569.728,81	568.670,01
31/12/2026	3.548.145,39	549.363,76
31/01/2027	3.526.525,91	530.384,38
28/02/2027	3.508.883,02	511.484,06
31/03/2027	3.491.732,39	492.684,67
30/04/2027	3.480.378,58	473.759,90
31/05/2027	3.465.383,35	455.062,28
30/06/2027	3.437.493,15	436.382,95
31/07/2027	3.406.832,74	418.411,45
31/08/2027	3.373.696,29	400.104,85
30/09/2027	3.347.269,07	381.752,02
31/10/2027	3.330.051,91	363.637,54

30/11/2027	3.310.026,83	346.015,32
31/12/2027	3.278.953,52	328.491,26
31/01/2028	3.253.887,72	310.964,35
29/02/2028	3.228.506,17	293.156,53
31/03/2028	3.209.659,25	275.873,75
30/04/2028	3.180.444,55	258.471,36
31/05/2028	3.118.896,43	242.048,89
30/06/2028	2.993.637,78	225.610,02
31/07/2028	2.917.136,47	209.440,05
31/08/2028	2.798.540,50	193.321,08
30/09/2028	2.704.883,94	177.791,20
31/10/2028	2.611.521,92	162.889,05
30/11/2028	2.472.778,49	149.027,43
31/12/2028	2.348.919,09	138.489,17
31/01/2029	2.222.566,96	125.453,04
28/02/2029	2.128.480,68	110.356,59
31/03/2029	2.034.104,45	98.684,80
30/04/2029	1.910.647,28	87.741,50
31/05/2029	1.781.967,07	76.887,17
30/06/2029	1.644.316,75	66.975,06
31/07/2029	1.521.760,85	58.218,04
31/08/2029	1.381.009,27	50.018,51
30/09/2029	1.268.947,87	42.298,26
31/10/2029	1.155.817,69	35.067,80
30/11/2029	1.020.858,40	28.869,22
31/12/2029	892.194,56	23.577,12
31/01/2030	754.789,41	18.518,56
28/02/2030	657.095,61	14.685,23
31/03/2030	540.462,75	10.874,75
30/04/2030	464.273,67	7.964,31
31/05/2030	402.519,27	5.601,33
30/06/2030	311.462,32	3.418,32
31/07/2030	190.257,16	1.788,83
31/08/2030	65.757,45	558,94
30/09/2030	3.697,53	38,58
Total	348.666.340,91	98.693.784,81

ADVANCES : Aggregate Portfolio

Instalments and prepayments	Principal	Interest	Total
During the monthly collection period	4.244.165,63	2.361.625,92	6.605.791,55
Cumulative from the first servicer report	12.370.080,26	6.181.068,23	18.551.148,49
Total amounts paid to the issuer	16.614.245,89	8.542.694,15	25.156.940,04

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

Confirmation of net economic interest held by Originator (ViViBanca)	5,2996%
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The retention rule (Min 5%) is respected?	Yes
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