

FROM: ViViBanca S.p.A.
TO: Eridano SPV S.r.l.;
Zenith Service S.p.A.;
BNP Paribas Securities Services, Milan branch;
Moody's;
DBRS



ERIDANO SPV

SERVICER REPORT

Subservicer Report Date:	<input type="text" value="28-feb-22"/>
Relating to the Collection Period:	<input type="text" value="01-feb-22"/> <input type="text" value="28-feb-22"/>
Relating to the Interest Period:	<input type="text" value="28-feb-22"/> <input type="text" value="25-mar-22"/>
Payment Date:	<input type="text" value="28-mar-22"/>

PORTFOLIO DESCRIPTION

	The 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)	(e)=(c)+(d)
Performing receivables not in arrears	28.996.124,73	259.833,09	29.255.957,82	54.304,17	29.310.261,99
Performing receivables in arrears	1.309.836,85	44.958,95	1.354.795,80	10.103,84	1.364.899,64
Delinquent receivables	61.743,07	7.531,22	69.274,29	1.547,78	70.822,07
Collateral portfolio: Oustading Principal Due	30.367.704,65	312.323,26	30.680.027,91	65.955,79	30.745.983,70
Default receivables	232.422,66	5.285,77	237.708,43	2.069,59	239.778,02
Total portfolio	30.600.127,31	317.609,03	30.917.736,34	68.025,38	30.985.761,72

LOANS IN ARREARS AND DELINQUENT RECEIVABLES

Number of instalments in arrears at the end of collection period	Aggregate Portfolio	
	Total number of loans	Outstanding Principal Due
1	25	345.192,81
2	82	857.842,45
3	14	151.760,54
4	1	14.989,52
5	1	14.866,45
6	1	3.444,44
7	3	35.973,88
Total	127	1.424.070,09

DEFAULTED RECEIVABLES

	Aggregate Portfolio		Aggregate Portfolio	
	Cumulative Number of Defaulted Loans	Cumulative Outstanding Principal of Defaulted Loans	Number of Defaulted Loans in the current Collection Period	Outstanding Principal of Defaulted Loans in the current Collection Period
Overdue installment > 8	13	219.550,05		
Loans in "Sofferenza"				
Life damage	139	2.286.496,48	2	24.336,39
Job damage	210	3.573.225,00	2	22.632,13
Defaulted loans	362	6.079.271,53	4	46.968,52

	Aggregate Portfolio							
	Public administration		Pensioners		Private companies		Parapublics companies	
	Cumulative Number of Loans	Cumulative Outstanding Principal of Defaulted Loans	Cumulative Number of Loans	Cumulative Outstanding Principal of Defaulted Loans	Cumulative Number of Loans	Cumulative Outstanding Principal of Defaulted Loans	Cumulative Number of Loans	Cumulative Outstanding Principal of Defaulted Loans
Overdue instalment > 8	4	61.540,83	3	30.502,15	5	99.747,34	1	27.759,73
Loans in "Sofferenza"								
Life damage	11	229.009,40	125	1.991.025,93	1	12.575,51	2	53.885,64
Job damage	71	1.339.266,13			118	1.838.454,42	21	395.504,45
Total defaulted	86	1.629.816,36	128	2.021.528,08	124	1.950.777,27	24	477.149,82

RECOVERIES ON DEFAULTED LOANS

Recoveries	Cumulative Number of Loans Recovered	Cumulative Outstanding Principal Recoveries	Cumulative net default ratio	Cash Trapping Condition	Breach
Overdue instalment > 8	12	210.317,91	0,12%	6,00%	No
Loans in "Sofferenza"					
Life damage	133	2.230.622,09			
Job damage	207	3.400.623,10			
Total defaulted	352	5.841.563,10			

	Aggregate Portfolio							
	Public administration		Pensioners		Private companies		Parapublics companies	
	Cumulative Number of Loans Recovered	Cumulative Outstanding Principal Recoveries	Cumulative Number of Loans Recovered	Cumulative Outstanding Principal Recoveries	Cumulative Number of Loans Recovered	Cumulative Outstanding Principal Recoveries	Cumulative Number of Loans Recovered	Cumulative Outstanding Principal Recoveries
Overdue instalment > 8	4	61.540,83	2	21.270,01	5	99.747,34	1	27.759,73

Loans in "Sofferenza"								
Life damage	11	229.009,40	119	1.935.151,54	1	12.575,51	2	53.885,64
Job damage	71	1.242.342,84			115	1.776.763,52	21	381.516,74
Total recoveries	86	1.532.893,07	121	1.956.421,55	121	1.889.086,37	24	463.162,11

COLLECTIONS

Collections during the monthly collection period	Aggregate Portfolio		Total
	Principal	Interest	
Instalments	490.674,05	77.571,84	568.245,89
Prepayments	740.123,90	20.321,99	760.445,89
Recoveries	52.807,56	967,96	53.775,52
Default interest/penalties			-
Payments under the transfer and servicing agreement			-
Payments under the warranty and indemnity agreement			-
Total proceeds	1.283.605,51	98.861,79	1.382.467,30
Receivables purchased by the originator			-
Total amounts paid to the issuer	1.283.605,51	98.861,79	1.382.467,30

SERVICING FEES

	% Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,45%	€ 5.979,11
Servicing fees on Default Receivables	1,22%	€ 656,06
Servicing fee for monitory activities	30.500,00	€ 2.541,67
Total servicing fees		€ 9.176,84

**COLLATERAL PORTFOLIO SCHEDULED AMORTISATION
PLAN**

Aggregate Portfolio		
Date	Principal instalment	Interest instalment
31/03/2022	515.318,30	107.980,98
30/04/2022	516.407,94	106.562,46
31/05/2022	517.669,91	104.904,34
30/06/2022	517.387,72	103.050,62
31/07/2022	517.792,46	101.204,70
31/08/2022	517.291,80	99.238,91
30/09/2022	519.345,97	97.487,71
31/10/2022	519.635,04	95.636,07
30/11/2022	518.932,58	93.778,64
31/12/2022	520.327,86	91.925,83
31/01/2023	521.638,99	90.070,01
28/02/2023	521.685,17	88.207,91
31/03/2023	521.999,09	86.345,84
30/04/2023	522.330,02	84.481,71
31/05/2023	523.048,12	82.655,61
30/06/2023	522.714,50	80.790,58
31/07/2023	522.024,95	78.924,49
31/08/2023	521.298,12	77.024,07
30/09/2023	522.178,13	75.198,06
31/10/2023	522.874,47	73.336,46
30/11/2023	522.878,03	71.495,29
31/12/2023	522.574,55	69.657,20
31/01/2024	523.731,73	67.792,62
29/02/2024	524.831,03	65.865,47
31/03/2024	524.894,00	64.047,46
30/04/2024	524.261,35	62.099,40
31/05/2024	524.019,22	60.227,43
30/06/2024	524.266,22	58.365,45
31/07/2024	521.881,84	56.555,33
31/08/2024	520.532,14	54.680,25
30/09/2024	519.497,66	52.848,53
31/10/2024	518.704,74	50.993,22
30/11/2024	518.632,02	49.130,06
31/12/2024	518.789,58	47.325,27
31/01/2025	519.742,26	45.417,05
28/02/2025	519.662,65	43.519,27
31/03/2025	518.078,97	41.663,74
30/04/2025	517.218,77	39.817,46
31/05/2025	516.383,55	37.970,46
30/06/2025	515.631,44	36.203,86
31/07/2025	512.401,89	34.408,40
31/08/2025	511.067,43	32.514,73
30/09/2025	510.460,99	30.709,31
31/10/2025	508.384,50	28.891,68
30/11/2025	508.526,33	27.080,88
31/12/2025	509.034,47	25.202,28
31/01/2026	506.132,60	23.419,92
28/02/2026	494.012,10	21.666,14
31/03/2026	484.571,59	19.940,89
30/04/2026	463.988,82	18.552,48
31/05/2026	437.749,73	17.079,98
30/06/2026	419.396,44	15.471,74
31/07/2026	396.500,50	14.188,39
31/08/2026	379.815,75	12.990,67
30/09/2026	370.342,07	12.377,60
31/10/2026	353.500,42	10.685,64
30/11/2026	336.740,78	9.138,94
31/12/2026	313.507,51	8.600,73
31/01/2027	299.576,92	7.595,92
28/02/2027	276.522,80	5.954,94
31/03/2027	255.914,79	4.887,42
30/04/2027	222.784,56	4.060,79
31/05/2027	197.256,56	3.118,21
30/06/2027	168.175,73	2.927,71
31/07/2027	133.813,01	2.706,28
31/08/2027	93.077,69	1.825,78
30/09/2027	57.716,00	1.672,51
31/10/2027	28.949,86	1.334,83
30/11/2027	4.937,29	982,66
31/12/2027	3.196,06	754,84
31/01/2028	2.502,11	461,75
29/02/2028	1.693,85	194,83
31/03/2028	1.436,22	114,93
30/04/2028	1.255,22	63,70
31/05/2028	734,80	58,53
30/06/2028	737,52	55,89
31/07/2028	740,26	53,25
31/08/2028	742,99	50,60
30/09/2028	745,75	47,93
31/10/2028	748,52	45,25
30/11/2028	751,28	42,57
31/12/2028	575,15	39,87

31/01/2029	203,70	37,80
29/02/2029	303,56	114,19
31/03/2029	304,73	113,06
30/04/2029	305,91	111,91
31/05/2029	307,08	110,78
30/06/2029	308,26	109,64
31/07/2029	309,46	108,48
31/08/2029	310,64	107,33
30/09/2029	311,83	106,18
31/10/2029	313,04	105,01
30/11/2029	314,25	103,84
31/12/2029	315,46	102,67
31/01/2030	316,68	101,49
29/02/2030	124,79	30,90
31/03/2030	125,33	30,39
30/04/2030	125,87	29,86
31/05/2030	126,42	29,33
30/06/2030	126,96	28,80
31/07/2030	127,52	28,26
31/08/2030	128,07	27,74
30/09/2030	128,62	27,20
31/10/2030	129,18	26,66
30/11/2030	129,74	26,11
31/12/2030	130,30	25,58
31/01/2031	130,86	25,03
29/02/2031	131,44	24,47
31/03/2031	132,00	23,92
30/04/2031	132,57	23,38
31/05/2031	133,15	22,81
30/06/2031	133,72	22,26
31/07/2031	134,30	21,70
31/08/2031	134,89	21,13
30/09/2031	135,47	20,56
31/10/2031	136,06	20,00
30/11/2031	136,64	19,43
31/12/2031	137,24	18,86
31/01/2032	137,83	18,28
29/02/2032	138,43	17,70
31/03/2032	139,03	17,12
30/04/2032	139,63	16,54
31/05/2032	140,24	15,95
30/06/2032	140,85	15,36
31/07/2032	141,46	14,77
31/08/2032	142,07	14,18
30/09/2032	88,28	13,58
31/10/2032	55,77	13,22
30/11/2032	56,01	12,98
31/12/2032	56,25	12,75
31/01/2033	56,50	12,51
28/02/2033	56,74	12,28
31/03/2033	56,99	12,04
30/04/2033	57,23	11,80
31/05/2033	57,48	11,56
30/06/2033	57,73	11,32
31/07/2033	57,98	11,08
31/08/2033	58,24	10,83
30/09/2033	58,48	10,59
31/10/2033	58,74	10,34
30/11/2033	58,99	10,10
31/12/2033	59,25	9,85
31/01/2034	59,51	9,60
28/02/2034	59,76	9,35
31/03/2034	60,02	9,10
30/04/2034	60,28	8,85
31/05/2034	60,55	8,59
30/06/2034	60,80	8,34
31/07/2034	61,07	8,08
31/08/2034	61,34	7,82
30/09/2034	61,60	7,57
31/10/2034	61,87	7,32
30/11/2034	62,13	7,06
31/12/2034	62,40	6,80
31/01/2035	62,68	6,53
28/02/2035	62,95	6,27
31/03/2035	63,22	6,00
30/04/2035	63,49	5,74
31/05/2035	63,77	5,47
30/06/2035	64,05	5,20
31/07/2035	64,33	4,93
31/08/2035	64,60	4,67
30/09/2035	64,88	4,40
31/10/2035	65,16	4,13
30/11/2035	65,45	3,85
31/12/2035	65,73	3,57
31/01/2036	66,01	3,30
28/02/2036	66,30	3,02
31/03/2036	66,59	2,75

30/04/2036	66,87	2,47
31/05/2036	67,16	2,19
30/06/2036	67,46	1,90
31/07/2036	67,75	1,62
31/08/2036	68,04	1,33
30/09/2036	68,33	1,06
31/10/2036	68,63	0,77
30/11/2036	68,93	0,48
31/12/2036	45,91	0,19
Total	30.600.127,31	3.298.855,03

DESCRIPTION OF AGGREGATE PORTFOLIO
BREAKDOWN BY OUTSTANDING

Aggregate Portfolio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
< 15.000	1.940	18.262.259,31	9.413,54
15.000 - 25.000	665	11.882.714,05	17.868,74
25.000 - 35.000	18	509.800,95	28.322,28
35.000 - 45.000	7	262.962,03	37.566,00
> 45.000			#DIV/0!

BREAKDOWN BY RESIDUAL LIFE

Aggregate Portfolio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
< 2	163	472.298,15	2.897,53
2 - 4	365	3.073.458,16	8.420,43
4 - 6	2.011	26.232.604,02	13.044,56
6 - 8	66	810.160,72	12.275,16
8 - 10	25	329.215,29	13.168,61

BREAKDOWN BY EMPLOYER'S REGION

Aggregate Portfolio			
Region	Number of loans	Outstanding Principal due	Average size
Northern Italy	1.555	17.965.889,56	11.553,63
Abruzzo	223	2.263.025,93	10.148,10
Emilia Romagna	94	1.152.594,66	12.261,65
Friuli Venezia Giulia	11	139.148,28	12.649,84
Lazio	324	4.164.912,99	12.854,67
Liguria	19	207.570,80	10.924,78
Lombardia	393	4.628.290,65	11.776,82
Marche	56	672.513,47	12.009,17
Piemonte	292	3.155.608,16	10.806,88
Toscana	48	548.746,02	11.432,21
Trentino Alto Adige	8	74.169,78	9.271,22
Umbria	23	235.913,13	10.257,09
Valle d'Aosta	11	132.394,85	12.035,90
Veneto	53	591.000,84	11.150,96
Southern Italy	1.075	12.951.846,78	12.048,23
Basilicata	9	152.526,80	16.947,42
Calabria	68	887.023,45	13.044,46
Campania	210	2.699.358,01	12.854,09
Molise	8	101.184,43	12.648,05
Puglia	245	2.677.726,90	10.929,50
Sardegna	32	384.684,53	12.021,39
Sicilia	503	6.049.342,66	12.026,53

BREAKDOWN BY TYPE OF LOAN

Aggregate Portfolio			
Category	Number of loans	Outstanding Principal due	Average size
CQS	1.070	14.259.613,95	13.326,74
CQP	1.174	12.027.901,32	10.245,23
DEL	386	4.630.221,07	11.995,39

BREAKDOWN OF DELINQUENT LOAN

Aggregate Portfolio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Performing	2.601	30.610.753,62	11.768,84
4	1	14.989,52	14.989,52
5	1	14.866,45	14.866,45
6	1	3.444,44	3.444,44
7	3	35.973,88	11.991,29

BREAKDOWN BY INSURANCE COMPANY (Life insurance)

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance Life S.p.A.	277	3.349.970,43	12.093,76
AXA France Vie S.a.	386	4.787.191,23	12.402,05
Metlife Europe Limited	7	57.384,20	8.197,74
Metlife Europe Limited Flat			#DIV/0!
HDI Assicurazioni S.p.A. Vita	203	2.730.367,23	13.450,08
Eurovita S.p.A.	121	1.047.390,58	8.656,12
Credit Life A.G.	800	8.348.046,59	10.435,06
Metlife (GAI)	672	8.926.765,82	13.283,88
Afi Esca S.A.	148	1.497.618,63	10.119,04
Aviva Life S.p.A.	16	173.001,63	10.812,60

BREAKDOWN BY INSURANCE COMPANY (Credit insurance)

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance S.p.A	273	3.325.204,93	12.180,24
HDI Assicurazioni S.p.A. Impiego	203	2.730.367,23	13.450,08
AXA France Iard S.a.	308	3.907.497,04	12.686,68
Great American International Insurance Ltd.	672	8.926.765,82	13.283,88

BREAKDOWN BY TYPE OF EMPLOYER

Aggregate Portfolio			
Administration	Number of loans	Outstanding Principal due	Average size
Public	886	12.198.077,38	13.767,58
Private	418	4.706.354,41	11.259,22
Pensioners (Public)	1.174	12.027.901,32	10.245,23
Parapublic (Public)	152	1.985.403,23	13.061,86

THE FIRST TEN EMPLOYERS BY OUTSTANDING PRINCIPAL DUE (Total without Public and Pensioners)

Aggregate Portfolio			
Employers number	Number of loans	Outstanding Principal due	Average size
POSTE ITALIANE SPA-CENTRO AMM .VO PER	37	413.670,55	11.180,29
ATAC SPA - AGENZIA PER LA MOBI LITA'	15	237.532,29	15.835,49
COOP 25 GIUGNO ARL	15	192.912,11	12.860,81
FIAT CHRYSLER FINANCE SPA	7	95.295,22	13.613,60
AEROPORTI DI ROMA SPA	4	68.170,46	17.042,62
ANAS SPA	3	61.590,55	20.530,18
AMA S.P.A	6	60.138,84	10.023,14
ASM PAVIA SPA	3	57.152,89	19.050,96
AVIATION SERVICES SPAUS	3	54.199,95	18.066,65
ACQUEDOTTO PUGLIESE SPA	3	52.417,00	17.472,33

ADVANCES DURING THE MONTHLY COLLECTION PERIOD

	Aggregate Portfolio		Total
	Principal	Interest	
Installment and prepayment	1.283.605,51	98.861,79	1.382.467,30
Total amounts paid to the issuer	1.283.605,51	98.861,79	1.382.467,30

TOTAL ADVANCES

	Aggregate Portfolio		Total
	Principal	Interest	
Installment and prepayment	151.944.133,67	28.115.547,01	180.059.680,68
Total amounts paid to the issuer	151.944.133,67	28.115.547,01	180.059.680,68

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)	28,3019%
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The retention rule (Min 5%) is respected?	Yes
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