

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="31-mag-21"/>
Relating to the Collection Period:	<input type="text" value="01-mag-21"/> <input type="text" value="31-mag-21"/>
Relating to the Interest Period:	<input type="text" value="28-mag-21"/> <input type="text" value="27-giu-21"/>
Payment Date:	<input type="text" value="28-giu-21"/>

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	57.794.841,82	404.612,34	58.199.454,16	104.859,53	58.304.313,69
Performing receivables in arrears	1.914.287,04	50.135,46	1.964.422,50	13.225,53	1.977.648,03
Delinquent receivables	116.054,83	10.457,46	126.512,29	3.008,02	129.520,31
Collateral portfolio: Oustading Principal Due	59.825.183,69	465.205,26	60.290.388,95	121.093,08	60.411.482,03
Default receivables	107.303,96	1.756,35	109.060,31	481,34	109.541,65
Total portfolio	59.932.487,65	466.961,61	60.399.449,26	121.574,42	60.521.023,68

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	46	750.150,21
2	72	986.237,07
3	20	228.035,22
4	3	40.899,12
5	3	55.193,76
6	1	9.232,14
7	1	21.187,27
Total	146	2.090.934,79

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	11	189.202,12		
Loans in "Sofferenza"				
Life damage	123	2.134.443,86	2	26.363,99
Job damage	189	3.339.990,84	2	22.908,68
Defaulted loans	323	5.663.636,82	4	49.272,67

	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	3	40.425,04	2	21.270,01	5	99.747,34	1	27.759,73
Loans in "Sofferenza"								
Life damage	11	229.009,40	109	1.838.973,31	1	12.575,51	2	53.885,64
Job damage	60	1.219.641,82			109	1.739.433,54	20	380.915,48
Total defaulted	74	1.489.076,26	111	1.860.243,32	115	1.851.756,39	23	462.560,85

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	11	189.202,12	0,06%	6,00%	No
Loans in "Sofferenza"					
Life damage	120	2.091.534,28			
Job damage	187	3.273.840,11			
Total defaulted	318	5.554.576,51			

	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	3	40.425,04	2	21.270,01	5	99.747,34	1	27.759,73

Loans in "Sofferenza"								
Life damage	11	229.009,40	106	1.796.063,73	1	12.575,51	2	53.885,64
Job damage	60	1.203.792,94			107	1.689.131,69	20	380.915,48
Total recoveries	74	1.473.227,38	108	1.817.333,74	113	1.801.454,54	23	462.560,85

COLLECTIONS

Collections during the monthly collection period	Aggregate Portfolio		Total
	Principal	Interest	
Instalments	815.529,56	247.378,26	1.062.907,82
Prepayments	3.385.105,82	39.139,72	3.424.245,54
Recoveries	25.179,29	412,87	25.592,16
Default interest/penalties			-
Payments under the transfer and servicing agreement			-
Payments under the warranty and indemnity agreement			-
Total proceeds	4.225.814,67	286.930,85	4.512.745,52
Receivables purchased by the originator	849.600,67	14.549,55	864.150,22
Total amounts paid to the issuer	5.075.415,34	301.480,40	5.376.895,74

SERVICING FEES

	% Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,45%	€ 20.192,19
Servicing fees on Default Receivables	1,22%	€ 312,22
Servicing fee for monitory activities	30.500,00	€ 2.541,67
Total servicing fees		€ 23.046,08

**COLLATERAL PORTFOLIO SCHEDULED AMORTISATION
PLAN**

Aggregate Portfolio		
Date	Principal instalment	Interest instalment
30/06/2021	820.843,35	142.642,16
31/07/2021	822.050,82	140.835,11
31/08/2021	824.639,87	139.092,19
30/09/2021	826.711,23	137.111,47
31/10/2021	829.399,25	135.161,08
30/11/2021	832.241,83	133.200,61
31/12/2021	834.716,42	131.232,19
31/01/2022	836.492,96	129.240,20
28/02/2022	838.319,29	127.189,23
31/03/2022	840.751,22	125.176,95
30/04/2022	842.488,37	123.167,41
31/05/2022	844.270,20	121.183,32
30/06/2022	845.062,06	119.153,07
31/07/2022	846.685,99	117.126,29
31/08/2022	846.971,07	115.049,48
30/09/2022	849.362,64	113.036,26
31/10/2022	850.788,53	110.999,73
30/11/2022	850.727,58	108.955,31
31/12/2022	853.383,09	106.913,76
31/01/2023	855.783,25	104.867,20
28/02/2023	856.736,28	102.813,98
31/03/2023	857.850,11	100.743,00
30/04/2023	859.262,90	98.683,81
31/05/2023	861.332,35	96.646,26
30/06/2023	861.657,44	94.580,39
31/07/2023	861.380,73	92.512,61
31/08/2023	862.352,09	90.445,60
30/09/2023	863.697,25	88.376,22
31/10/2023	865.634,44	86.306,44
30/11/2023	865.792,90	84.227,88
31/12/2023	866.982,37	82.168,13
31/01/2024	868.954,20	80.088,00
29/02/2024	871.394,72	77.969,33
31/03/2024	871.850,14	75.926,44
30/04/2024	871.568,94	73.789,69
31/05/2024	871.533,04	71.697,60
30/06/2024	872.656,79	69.612,37
31/07/2024	871.335,08	67.578,70
31/08/2024	870.693,09	65.498,35
30/09/2024	870.907,45	63.387,31
31/10/2024	871.123,31	61.297,31
30/11/2024	872.313,08	59.202,69
31/12/2024	872.774,53	57.137,40
31/01/2025	874.378,09	55.009,54
28/02/2025	875.360,41	52.887,28
31/03/2025	874.112,14	50.787,46
30/04/2025	873.846,39	48.693,12
31/05/2025	873.726,12	46.595,51
30/06/2025	874.100,18	44.547,03
31/07/2025	871.773,05	42.478,81
31/08/2025	870.721,50	40.358,93
30/09/2025	870.688,79	38.272,26
31/10/2025	869.338,90	36.187,13
30/11/2025	870.319,36	34.103,70
31/12/2025	871.605,23	31.979,85
31/01/2026	869.393,04	29.919,01
28/02/2026	855.198,98	27.925,80
31/03/2026	842.118,49	25.845,93
30/04/2026	818.077,60	24.048,66
31/05/2026	783.073,25	22.261,67
30/06/2026	760.333,52	20.431,75
31/07/2026	733.703,46	18.761,72
31/08/2026	711.595,31	17.071,87
30/09/2026	697.117,15	15.941,06
31/10/2026	674.653,69	13.919,27
30/11/2026	651.882,40	12.084,51
31/12/2026	622.621,67	11.200,54
31/01/2027	602.220,21	9.714,38
28/02/2027	572.721,56	7.818,23
31/03/2027	540.919,75	6.484,30
30/04/2027	493.520,47	5.314,32
31/05/2027	439.106,44	4.284,45
30/06/2027	368.238,40	3.591,21
31/07/2027	286.768,75	2.977,49
31/08/2027	202.217,65	2.127,45
30/09/2027	121.842,52	1.678,24
31/10/2027	53.996,90	1.793,82
30/11/2027	8.763,76	1.766,01
31/12/2027	3.475,65	717,21
31/01/2028	2.624,56	555,64
29/02/2028	1.221,02	145,38
31/03/2028	997,96	96,65

30/04/2028	844,00	66,44
31/05/2028	492,58	29,87
30/06/2028	494,40	28,68
31/07/2028	496,23	27,48
31/08/2028	344,81	26,29
30/09/2028	442,93	62,37
31/10/2028	444,58	61,30
30/11/2028	446,23	60,21
31/12/2028	355,71	59,12
31/01/2029	251,93	58,24
29/02/2029	252,90	57,61
31/03/2029	106,23	22,05
30/04/2029	106,70	21,74
31/05/2029	107,15	21,45
30/06/2029	107,61	21,14
31/07/2029	108,09	20,83
31/08/2029	108,55	20,53
30/09/2029	109,02	20,22
31/10/2029	109,50	19,91
30/11/2029	109,98	19,60
31/12/2029	110,45	19,28
31/01/2030	110,93	18,97
29/02/2030	111,41	18,66
31/03/2030	111,89	18,35
30/04/2030	112,38	18,03
31/05/2030	112,86	17,71
30/06/2030	113,35	17,39
31/07/2030	113,85	17,06
31/08/2030	114,33	16,75
30/09/2030	114,83	16,42
31/10/2030	115,32	16,10
30/11/2030	115,83	15,77
31/12/2030	116,32	15,44
31/01/2031	116,83	15,11
29/02/2031	117,34	14,77
31/03/2031	117,85	14,44
30/04/2031	118,35	14,11
31/05/2031	118,87	13,77
30/06/2031	119,38	13,44
31/07/2031	119,90	13,10
31/08/2031	120,42	12,76
30/09/2031	120,95	12,42
31/10/2031	121,47	12,07
30/11/2031	121,99	11,73
31/12/2031	122,52	11,38
31/01/2032	123,05	11,04
29/02/2032	123,58	10,69
31/03/2032	124,12	10,33
30/04/2032	124,66	9,99
31/05/2032	125,20	9,63
30/06/2032	125,74	9,27
31/07/2032	126,29	8,91
31/08/2032	126,83	8,56
30/09/2032	78,81	8,20
31/10/2032	49,79	7,98
30/11/2032	50,01	7,84
31/12/2032	50,22	7,70
31/01/2033	50,44	7,55
28/02/2033	50,65	7,41
31/03/2033	50,88	7,27
30/04/2033	51,10	7,12
31/05/2033	51,32	6,98
30/06/2033	51,54	6,83
31/07/2033	51,76	6,69
31/08/2033	51,99	6,54
30/09/2033	52,21	6,39
31/10/2033	52,44	6,24
30/11/2033	52,66	6,10
31/12/2033	52,89	5,95
31/01/2034	53,12	5,80
28/02/2034	53,35	5,65
31/03/2034	53,58	5,49
30/04/2034	53,81	5,34
31/05/2034	54,05	5,19
30/06/2034	54,28	5,04
31/07/2034	54,52	4,88
31/08/2034	54,76	4,72
30/09/2034	54,99	4,57
31/10/2034	55,23	4,42
30/11/2034	55,47	4,26
31/12/2034	55,71	4,10
31/01/2035	55,96	3,94
28/02/2035	56,20	3,78
31/03/2035	56,44	3,62
30/04/2035	56,68	3,47
31/05/2035	56,93	3,30
30/06/2035	57,18	3,14

31/07/2035	57,43	2,98
31/08/2035	57,68	2,82
30/09/2035	57,92	2,65
31/10/2035	58,17	2,49
30/11/2035	58,43	2,32
31/12/2035	58,68	2,16
31/01/2036	58,93	1,99
28/02/2036	59,19	1,83
31/03/2036	59,45	1,66
30/04/2036	59,70	1,49
31/05/2036	59,96	1,32
30/06/2036	60,23	1,15
31/07/2036	60,48	0,98
31/08/2036	60,75	0,81
30/09/2036	61,00	0,64
31/10/2036	61,27	0,46
30/11/2036	61,54	0,29
31/12/2036	40,99	0,12
Total	59.932.487,65	5.133.809,91

DESCRIPTION OF AGGREGATE PORTFOLIO
BREAKDOWN BY OUTSTANDING

Aggregate Portfolio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
< 15.000	2.294	22.815.533,41	9.945,74
15.000 - 25.000	1.798	33.314.906,22	18.528,87
25.000 - 35.000	119	3.315.378,33	27.860,32
35.000 - 45.000	19	756.463,20	39.813,85
> 45.000	4	197.168,10	49.292,03

BREAKDOWN BY RESIDUAL LIFE

Aggregate Portfolio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
< 2	146	463.791,06	3.176,65
2 - 4	257	2.158.269,35	8.397,94
4 - 6	2.135	29.579.842,97	13.854,73
6 - 8	1.648	27.500.357,38	16.687,11
8 - 10	48	697.188,50	14.524,76

BREAKDOWN BY EMPLOYER'S REGION

Aggregate Portfolio			
Region	Number of loans	Outstanding Principal due	Average size
Northern Italy	2.530	35.450.063,64	14.011,88
Abruzzo	301	3.659.240,98	12.156,95
Emilia Romagna	163	2.420.106,81	14.847,28
Friuli Venezia Giulia	16	231.849,33	14.490,58
Lazio	577	9.065.391,30	15.711,25
Liguria	28	383.382,22	13.692,22
Lombardia	617	8.440.305,25	13.679,59
Marche	92	1.330.078,11	14.457,37
Piemonte	491	6.521.233,49	13.281,53
Toscana	91	1.285.831,48	14.130,02
Trentino Alto Adige	13	154.313,88	11.870,30
Umbria	43	590.520,18	13.733,03
Valle d'Aosta	18	243.370,36	13.520,58
Veneto	80	1.124.440,25	14.055,50
Southern Italy	1.704	24.949.385,62	14.641,66
Basilicata	14	253.277,75	18.091,27
Calabria	113	1.847.462,58	16.349,23
Campania	353	5.418.003,65	15.348,45
Molise	15	230.368,02	15.357,87
Puglia	392	5.260.028,78	13.418,44
Sardegna	60	870.996,16	14.516,60
Sicilia	757	11.069.248,68	14.622,52

BREAKDOWN BY TYPE OF LOAN

Aggregate Portfolio			
Category	Number of loans	Outstanding Principal due	Average size
CQS	1.829	29.073.560,34	15.895,88
CQP	1.836	23.314.176,70	12.698,35
DEL	569	8.011.712,22	14.080,34

BREAKDOWN OF DELINQUENT LOAN

Aggregate Portfolio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Performing	4.216	60.163.876,66	14.270,37
4	3	40.899,12	13.633,04
5	3	55.193,76	18.397,92
6	1	9.232,14	9.232,14
7	1	21.187,27	21.187,27

BREAKDOWN BY INSURANCE COMPANY (Life insurance)

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance Life S.p.A.	514	7.757.885,84	15.093,16
AXA France Vie S.a.	583	8.412.079,49	14.428,95
Metlife Europe Limited	8	74.349,95	9.293,74
Metlife Europe Limited Flat	2	62.400,47	31.200,24
HDI Assicurazioni S.p.A. Vita	336	5.474.675,62	16.293,68
Eurovita S.p.A.	142	1.434.871,05	10.104,73
Credit Life A.G.	1.296	16.888.859,54	13.031,53
Metlife (GAI)	1.093	17.067.811,96	15.615,56
Afi Esca S.A.	236	2.860.928,71	12.122,58
Aviva Life S.p.A.	24	365.586,63	15.232,78

BREAKDOWN BY INSURANCE COMPANY (Credit insurance)

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance S.p.A	510	7.728.408,59	15.153,74
HDI Assicurazioni S.p.A. Impiego	336	5.474.675,62	16.293,68
AXA France Iard S.a.	459	6.814.376,39	14.846,14
Great American International Insurance Ltd.	1.093	17.067.811,96	15.615,56

BREAKDOWN BY TYPE OF EMPLOYER

Aggregate Portfolio			
Administration	Number of loans	Outstanding Principal due	Average size
Public	1.479	24.527.768,89	16.584,02
Private	681	8.940.600,10	13.128,63
Pensioners (Public)	1.836	23.314.176,70	12.698,35
Parapublic (Public)	238	3.616.903,57	15.197,07

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	55	737.374,26	13.406,80
ATAC SPA - AGENZIA PER LA MOBI LITA'	19	342.308,74	18.016,25
COOP 25 GIUGNO ARL	18	269.434,14	14.968,56
AMA S.P.A	12	166.292,07	13.857,67
RAI-RADIOTELEVISIONE ITALIANA SPA	6	114.875,64	19.145,94
FIAT CHRYSLER FINANCE SPA	7	113.537,78	16.219,68
TIM SPA	5	91.334,15	18.266,83
WHIRLPOOL EMEA SPA	5	79.077,96	15.815,59
AEROPORTI DI ROMA SPA	4	74.404,00	18.601,00
GS SPA	5	72.192,20	14.438,44

ADVANCES DURING THE MONTHLY COLLECTION PERIOD

	Aggregate Portfolio		Total
	Principal	Interest	
Installment and prepayment	4.225.814,67	286.930,85	4.512.745,52
Total amounts paid to the issuer	4.225.814,67	286.930,85	4.512.745,52

TOTAL ADVANCES

	Aggregate Portfolio		Total
	Principal	Interest	
Installment and prepayment	122.595.676,91	26.542.979,08	149.138.655,99
Total amounts paid to the issuer	122.595.676,91	26.542.979,08	149.138.655,99

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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