

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="30-giu-21"/>
Relating to the Collection Period:	<input type="text" value="01-giu-21"/> <input type="text" value="30-giu-21"/>
Relating to the Interest Period:	<input type="text" value="28-giu-21"/> <input type="text" value="27-lug-21"/>
Payment Date:	<input type="text" value="28-lug-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	53.400.053,14	376.879,29	53.776.932,43	95.567,84	53.872.500,27
Performing receivables in arrears	1.901.576,00	49.956,55	1.951.532,55	12.626,11	1.964.158,66
Delinquent receivables	95.090,91	9.074,79	104.165,70	2.468,21	106.633,91
<b>Collateral portfolio: Oustading Principal Due</b>	<b>55.396.720,05</b>	<b>435.910,63</b>	<b>55.832.630,68</b>	<b>110.662,16</b>	<b>55.943.292,84</b>
Default receivables	162.717,64	3.865,11	166.582,75	898,08	167.480,83
<b>Total portfolio</b>	<b>55.559.437,69</b>	<b>439.775,74</b>	<b>55.999.213,43</b>	<b>111.560,24</b>	<b>56.110.773,67</b>

**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	48	742.721,07
2	81	1.084.173,93
3	12	124.637,55
4	5	49.165,51
5	2	31.846,86
6	1	13.921,19
7	1	9.232,14
<b>Total</b>	<b>150</b>	<b>2.055.698,25</b>

**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	12	210.317,91	1	21.115,79
Loans in "Sofferenza"				
Life damage	125	2.158.680,15	2	24.236,29
Job damage	192	3.381.412,35	3	41.421,51
<b>Defaulted loans</b>	<b>329</b>	<b>5.750.410,41</b>	<b>6</b>	<b>86.773,59</b>

	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	2	21.270,01	5	99.747,34	1	27.759,73
Loans in "Sofferenza"								
Life damage	11	229.009,40	111	1.863.209,60	1	12.575,51	2	53.885,64
Job damage	62	1.253.519,07			110	1.746.977,80	20	380.915,48
<b>Total defaulted</b>	<b>77</b>	<b>1.544.069,30</b>	<b>113</b>	<b>1.884.479,61</b>	<b>116</b>	<b>1.859.300,65</b>	<b>23</b>	<b>462.560,85</b>

**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	0,09%	6,00%	No
Loans in "Sofferenza"					
Life damage	120	2.091.534,28			
Job damage	189	3.303.091,26			
<b>Total defaulted</b>	<b>320</b>	<b>5.583.827,66</b>			

	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	1.205.671,45			109	1.716.504,33	20	380.915,48
<b>Total recoveries</b>	<b>74</b>	<b>1.475.105,89</b>	<b>108</b>	<b>1.817.333,74</b>	<b>115</b>	<b>1.828.827,18</b>	<b>23</b>	<b>462.560,85</b>

## COLLECTIONS

Collections during the monthly collection period	Aggregate Portfolio		Total
	Principal	Interest	
Instalments	758.663,61	254.042,88	1.012.706,49
Prepayments	3.612.608,10	21.203,56	3.633.811,66
Recoveries	28.964,12	1.287,03	30.251,15
Default interest/penalties			-
Payments under the transfer and servicing agreement			-
Payments under the warranty and indemnity agreement			-
<b>Total proceeds</b>	<b>4.400.235,83</b>	<b>276.533,47</b>	<b>4.676.769,30</b>
Receivables purchased by the originator			-
<b>Total amounts paid to the issuer</b>	<b>4.400.235,83</b>	<b>276.533,47</b>	<b>4.676.769,30</b>

## SERVICING FEES

	% Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,45%	€ 20.909,33
Servicing fees on Default Receivables	1,22%	€ 369,06
Servicing fee for monitory activities	30.500,00	€ 2.541,67
<b>Total servicing fees</b>		<b>€ 23.820,06</b>

**COLLATERAL PORTFOLIO SCHEDULED AMORTISATION  
PLAN**

Aggregate Portfolio		
Date	Principal instalment	Interest instalment
31/07/2021	767.368,02	173.164,62
31/08/2021	768.927,10	171.176,29
30/09/2021	771.525,72	168.957,18
31/10/2021	774.378,81	166.577,04
30/11/2021	777.162,06	164.221,93
31/12/2021	779.646,66	161.864,92
31/01/2022	781.521,05	159.426,75
28/02/2022	783.334,51	156.905,74
31/03/2022	785.700,41	154.439,82
30/04/2022	787.129,41	151.978,02
31/05/2022	788.847,15	149.553,71
30/06/2022	789.631,55	147.065,19
31/07/2022	791.078,29	144.580,26
31/08/2022	791.734,86	142.027,65
30/09/2022	794.259,35	139.562,58
31/10/2022	795.629,67	137.064,43
30/11/2022	795.880,42	134.556,62
31/12/2022	798.294,22	132.051,12
31/01/2023	800.483,47	129.540,00
28/02/2023	801.362,49	127.020,23
31/03/2023	802.300,14	124.476,25
30/04/2023	803.706,03	121.950,03
31/05/2023	805.486,71	119.453,24
30/06/2023	806.262,68	116.919,88
31/07/2023	806.427,19	114.381,51
31/08/2023	807.142,15	111.842,50
30/09/2023	808.472,37	109.302,05
31/10/2023	810.111,18	106.759,54
30/11/2023	810.779,66	104.208,94
31/12/2023	811.614,35	101.681,38
31/01/2024	814.027,19	99.127,81
29/02/2024	816.205,71	96.517,11
31/03/2024	816.619,11	94.014,91
30/04/2024	816.604,32	91.381,13
31/05/2024	816.732,26	88.810,43
30/06/2024	817.644,35	86.247,21
31/07/2024	816.041,25	83.726,86
31/08/2024	815.406,77	81.170,33
30/09/2024	815.344,57	78.605,24
31/10/2024	815.571,42	76.038,59
30/11/2024	816.528,38	73.462,43
31/12/2024	817.688,02	70.932,86
31/01/2025	819.646,93	68.311,34
28/02/2025	820.727,66	65.697,41
31/03/2025	819.217,88	63.113,81
30/04/2025	819.416,27	60.539,38
31/05/2025	819.329,51	57.960,41
30/06/2025	819.289,17	55.447,98
31/07/2025	816.688,29	52.908,72
31/08/2025	816.320,72	50.300,30
30/09/2025	815.957,38	47.733,25
31/10/2025	814.732,21	45.169,56
30/11/2025	815.934,22	42.610,79
31/12/2025	816.874,66	39.990,83
31/01/2026	814.571,80	37.455,02
28/02/2026	801.599,15	34.938,00
31/03/2026	791.633,03	32.456,35
30/04/2026	768.674,10	30.267,64
31/05/2026	737.417,29	28.048,22
30/06/2026	717.767,52	25.808,82
31/07/2026	692.606,84	23.761,00
31/08/2026	673.086,78	21.801,25
30/09/2026	659.754,12	20.405,28
31/10/2026	639.394,77	17.827,02
30/11/2026	619.874,17	15.587,78
31/12/2026	593.320,32	14.476,19
31/01/2027	574.075,12	12.536,92
28/02/2027	547.302,10	10.202,75
31/03/2027	518.689,91	8.518,03
30/04/2027	477.223,02	6.994,33
31/05/2027	438.693,80	5.617,21
30/06/2027	377.215,81	4.766,24
31/07/2027	293.461,30	3.728,61
31/08/2027	206.231,15	2.804,11
30/09/2027	125.215,85	2.274,05
31/10/2027	55.267,52	2.454,89
30/11/2027	9.257,46	2.440,84
31/12/2027	3.576,21	960,13
31/01/2028	2.819,40	784,70
29/02/2028	1.311,66	205,32
31/03/2028	1.072,04	136,50
30/04/2028	906,66	93,83

31/05/2028	529,15	42,19
30/06/2028	531,10	40,50
31/07/2028	533,07	38,81
31/08/2028	370,41	37,12
30/09/2028	475,82	88,09
31/10/2028	477,58	86,56
30/11/2028	479,36	85,03
31/12/2028	382,12	83,49
31/01/2029	270,64	82,25
29/02/2029	271,67	81,36
31/03/2029	114,12	31,14
30/04/2029	114,62	30,70
31/05/2029	115,11	30,29
30/06/2029	115,60	29,86
31/07/2029	116,11	29,42
31/08/2029	116,61	28,99
30/09/2029	117,11	28,56
31/10/2029	117,63	28,12
30/11/2029	118,14	27,68
31/12/2029	118,65	27,23
31/01/2030	119,17	26,79
29/02/2030	119,68	26,35
31/03/2030	120,19	25,91
30/04/2030	120,72	25,46
31/05/2030	121,24	25,01
30/06/2030	121,76	24,56
31/07/2030	122,30	24,10
31/08/2030	122,82	23,65
30/09/2030	123,35	23,19
31/10/2030	123,89	22,73
30/11/2030	124,43	22,27
31/12/2030	124,96	21,81
31/01/2031	125,50	21,34
29/02/2031	126,05	20,87
31/03/2031	126,60	20,40
30/04/2031	127,14	19,93
31/05/2031	127,70	19,45
30/06/2031	128,24	18,98
31/07/2031	128,80	18,50
31/08/2031	129,36	18,02
30/09/2031	129,93	17,53
31/10/2031	130,49	17,05
30/11/2031	131,05	16,57
31/12/2031	131,62	16,08
31/01/2032	132,19	15,59
29/02/2032	132,76	15,09
31/03/2032	133,34	14,60
30/04/2032	133,91	14,10
31/05/2032	134,50	13,60
30/06/2032	135,08	13,10
31/07/2032	135,67	12,59
31/08/2032	136,25	12,09
30/09/2032	84,66	11,58
31/10/2032	53,48	11,27
30/11/2032	53,72	11,07
31/12/2032	53,95	10,87
31/01/2033	54,19	10,67
28/02/2033	54,41	10,47
31/03/2033	54,65	10,26
30/04/2033	54,89	10,06
31/05/2033	55,13	9,86
30/06/2033	55,37	9,65
31/07/2033	55,60	9,45
31/08/2033	55,85	9,23
30/09/2033	56,09	9,03
31/10/2033	56,34	8,82
30/11/2033	56,57	8,61
31/12/2033	56,82	8,40
31/01/2034	57,07	8,19
28/02/2034	57,32	7,97
31/03/2034	57,56	7,76
30/04/2034	57,81	7,55
31/05/2034	58,07	7,33
30/06/2034	58,31	7,11
31/07/2034	58,57	6,89
31/08/2034	58,83	6,67
30/09/2034	59,08	6,46
31/10/2034	59,33	6,24
30/11/2034	59,59	6,02
31/12/2034	59,85	5,80
31/01/2035	60,11	5,57
28/02/2035	60,37	5,35
31/03/2035	60,63	5,12
30/04/2035	60,89	4,90
31/05/2035	61,16	4,67
30/06/2035	61,42	4,44
31/07/2035	61,69	4,21

31/08/2035	61,96	3,98
30/09/2035	62,22	3,75
31/10/2035	62,49	3,52
30/11/2035	62,77	3,28
31/12/2035	63,04	3,05
31/01/2036	63,31	2,82
28/02/2036	63,58	2,58
31/03/2036	63,86	2,34
30/04/2036	64,14	2,10
31/05/2036	64,41	1,87
30/06/2036	64,70	1,62
31/07/2036	64,97	1,38
31/08/2036	65,26	1,14
30/09/2036	65,53	0,90
31/10/2036	65,82	0,65
30/11/2036	66,10	0,41
31/12/2036	44,03	0,16
<b>Total</b>	<b>55.559.437,69</b>	<b>6.181.776,89</b>



**DESCRIPTION OF AGGREGATE PORTFOLIO**
**BREAKDOWN BY OUTSTANDING**

Aggregate Portfolio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
< 15.000	2.245	22.245.056,39	9.908,71
15.000 - 25.000	1.630	30.126.398,08	18.482,45
25.000 - 35.000	101	2.798.875,36	27.711,64
35.000 - 45.000	16	634.113,57	39.632,10
> 45.000	4	194.770,03	48.692,51

**BREAKDOWN BY RESIDUAL LIFE**

Aggregate Portfolio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
< 2	150	495.215,82	3.301,44
2 - 4	263	2.260.203,46	8.593,93
4 - 6	2.243	31.223.161,27	13.920,27
6 - 8	1.295	21.367.173,85	16.499,75
8 - 10	45	653.459,03	14.521,31

**BREAKDOWN BY EMPLOYER'S REGION**

Aggregate Portfolio			
Region	Number of loans	Outstanding Principal due	Average size
<b>Northern Italy</b>	<b>2.365</b>	<b>32.544.358,86</b>	<b>13.760,83</b>
Abruzzo	285	3.363.183,90	11.800,65
Emilia Romagna	149	2.173.099,70	14.584,56
Friuli Venezia Giulia	16	229.015,77	14.313,49
Lazio	544	8.347.650,79	15.344,95
Liguria	28	377.701,23	13.489,33
Lombardia	568	7.675.816,94	13.513,76
Marche	85	1.208.177,08	14.213,85
Piemonte	465	6.098.019,65	13.114,02
Toscana	82	1.137.483,53	13.871,75
Trentino Alto Adige	10	113.168,99	11.316,90
Umbria	40	540.864,08	13.521,60
Valle d'Aosta	17	240.016,12	14.118,60
Veneto	76	1.040.161,08	13.686,33
<b>Southern Italy</b>	<b>1.631</b>	<b>23.454.854,57</b>	<b>14.380,66</b>
Basilicata	14	249.832,06	17.845,15
Calabria	103	1.665.784,53	16.172,67
Campania	337	5.083.310,63	15.084,01
Molise	14	202.544,60	14.467,47
Puglia	374	4.923.029,96	13.163,18
Sardegna	58	833.077,80	14.363,41
Sicilia	731	10.497.274,99	14.360,16

**BREAKDOWN BY TYPE OF LOAN**

Aggregate Portfolio			
Category	Number of loans	Outstanding Principal due	Average size
CQS	1.713	26.727.101,25	15.602,51
CQP	1.739	21.703.960,93	12.480,71
DEL	544	7.568.151,25	13.912,04

**BREAKDOWN OF DELINQUENT LOAN**

Aggregate Portfolio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Performing	3.973	55.728.464,98	14.026,80
4	5	49.165,51	9.833,10
5	2	31.846,86	15.923,43
6	1	13.921,19	13.921,19
7	1	9.232,14	9.232,14

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

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance Life S.p.A.	474	6.959.347,40	14.682,17
AXA France Vie S.a.	551	7.845.457,47	14.238,58
Metlife Europe Limited	8	72.736,79	9.092,10
Metlife Europe Limited Flat	2	61.685,45	30.842,73
HDI Assicurazioni S.p.A. Vita	325	5.193.986,76	15.981,50
Eurovita S.p.A.	138	1.367.854,71	9.911,99
Credit Life A.G.	1.223	15.649.236,71	12.795,78
Metlife (GAI)	1.027	15.793.520,97	15.378,31
Afi Esca S.A.	224	2.694.801,76	12.030,37
Aviva Life S.p.A.	24	360.585,41	15.024,39

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

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance S.p.A	470	6.930.385,93	14.745,50
HDI Assicurazioni S.p.A. Impiego	325	5.193.986,76	15.981,50
AXA France Iard S.a.	435	6.377.358,84	14.660,60
Great American International Insurance Ltd.	1.027	15.793.520,97	15.378,31

**BREAKDOWN BY TYPE OF EMPLOYER**

Aggregate Portfolio			
Administration	Number of loans	Outstanding Principal due	Average size
Public	1.396	22.775.603,98	16.314,90
Private	636	8.165.954,06	12.839,55
Pensioners (Public)	1.739	21.703.960,93	12.480,71
Parapublic (Public)	225	3.353.694,46	14.905,31

**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	51	669.587,64	13.129,17
ATAC SPA - AGENZIA PER LA MOBI LITA'	19	337.985,00	17.788,68
COOP 25 GIUGNO ARL	18	264.588,35	14.699,35
AMA S.P.A	12	164.312,42	13.692,70
RAI-RADIOTELEVISIONE ITALIANA SPA	6	113.260,89	18.876,82
FIAT CHRYSLER FINANCE SPA	7	112.192,36	16.027,48
TIM SPA	5	90.184,67	18.036,93
WHIRLPOOL EMEA SPA	5	77.999,40	15.599,88
AEROPORTI DI ROMA SPA	4	73.868,32	18.467,08
MEDIAMARKET S.P.A.	5	70.152,10	14.030,42

**ADVANCES DURING THE MONTHLY COLLECTION PERIOD**

	Aggregate Portfolio		Total
	Principal	Interest	
Installment and prepayment	4.400.235,83	276.533,47	4.676.769,30
<b>Total amounts paid to the issuer</b>	<b>4.400.235,83</b>	<b>276.533,47</b>	<b>4.676.769,30</b>

**TOTAL ADVANCES**

	Aggregate Portfolio		Total
	Principal	Interest	
Installment and prepayment	126.995.912,74	26.819.512,55	153.815.425,29
<b>Total amounts paid to the issuer</b>	<b>126.995.912,74</b>	<b>26.819.512,55</b>	<b>153.815.425,29</b>

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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