

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-nov-21"/>
Relating to the Collection Period:	<input type="text" value="01-nov-21"/> <input type="text" value="30-nov-21"/>
Relating to the Interest Period:	<input type="text" value="29-nov-21"/> <input type="text" value="27-dic-21"/>
Payment Date:	<input type="text" value="28-dic-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	33.325.490,84	280.827,29	33.606.318,13	62.042,15	33.668.360,28
Performing receivables in arrears	1.721.447,08	58.101,37	1.779.548,45	12.629,37	1.792.177,82
Delinquent receivables	101.701,16	8.875,89	110.577,05	2.151,31	112.728,36
Collateral portfolio: Oustading Principal Due	35.148.639,08	347.804,55	35.496.443,63	76.822,83	35.573.266,46
Default receivables	268.851,23	3.416,10	272.267,33	1.063,92	273.331,25
Total portfolio	35.417.490,31	351.220,65	35.768.710,96	77.886,75	35.846.597,71

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	37	491.801,84
2	85	1.091.308,59
3	16	196.438,02
4	4	45.439,00
5	2	28.710,25
6	1	15.581,86
7	2	20.845,94
Total	147	1.890.125,50

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	133	2.230.622,09	1	10.735,88
Job damage	203	3.510.101,38	3	34.398,86
Defaulted loans	349	5.960.273,52	4	45.134,74

	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	119	1.935.151,54	1	12.575,51	2	53.885,64
Job damage	68	1.317.994,34			114	1.796.602,59	21	395.504,45
Total defaulted	83	1.608.544,57	122	1.965.653,69	120	1.908.925,44	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	0,14%	6,00%	No
Loans in "Sofferenza"					
Life damage	125	2.129.721,70			
Job damage	200	3.347.966,58			
Total defaulted	337	5.688.006,19			

	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	111	1.834.251,15	1	12.575,51	2	53.885,64
Job damage	67	1.224.800,20			113	1.742.250,90	20	380.915,48
Total recoveries	82	1.515.350,43	113	1.855.521,16	119	1.854.573,75	23	462.560,85

COLLECTIONS

Collections during the monthly collection period	Aggregate Portfolio		Total
	Principal	Interest	
Instalments	532.755,87	63.972,36	596.728,23
Prepayments	2.663.978,16	13.053,49	2.677.031,65
Recoveries	9.415,12	232,05	9.647,17
Default interest/penalties			-
Payments under the transfer and servicing agreement			-
Payments under the warranty and indemnity agreement			-
Total proceeds	3.206.149,15	77.257,90	3.283.407,05
Receivables purchased by the originator	8.693,47	49,67	8.743,14
Total amounts paid to the issuer	3.214.842,62	77.307,57	3.292.150,19

SERVICING FEES

	% Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,45%	€ 14.731,92
Servicing fees on Default Receivables	1,22%	€ 117,70
Servicing fee for monitory activities	30.500,00	€ 2.541,67
Total servicing fees		€ 17.391,28

**COLLATERAL PORTFOLIO SCHEDULED AMORTISATION
PLAN**

Aggregate Portfolio		
Date	Principal instalment	Interest instalment
31/12/2021	554.026,47	105.551,26
31/01/2022	555.917,62	104.317,38
28/02/2022	557.356,36	102.686,60
31/03/2022	558.910,85	101.007,54
30/04/2022	559.679,61	99.368,71
31/05/2022	560.585,57	97.733,03
30/06/2022	560.561,60	96.039,35
31/07/2022	561.192,60	94.351,24
31/08/2022	560.962,33	92.565,86
30/09/2022	562.966,96	90.912,58
31/10/2022	563.666,53	89.218,43
30/11/2022	563.066,24	87.518,13
31/12/2022	564.644,03	85.821,53
31/01/2023	566.142,67	84.121,70
28/02/2023	566.437,79	82.416,01
31/03/2023	566.988,54	80.709,79
30/04/2023	567.556,56	79.001,02
31/05/2023	568.494,08	77.322,21
30/06/2023	568.430,69	75.611,59
31/07/2023	567.757,32	73.898,61
31/08/2023	567.282,95	72.158,44
30/09/2023	568.188,40	70.477,59
31/10/2023	569.187,19	68.767,94
30/11/2023	569.395,65	67.073,68
31/12/2023	569.348,36	65.381,37
31/01/2024	570.891,44	63.667,00
29/02/2024	572.199,41	61.900,68
31/03/2024	572.520,87	60.222,03
30/04/2024	571.789,05	58.437,00
31/05/2024	571.778,30	56.715,03
30/06/2024	571.787,42	54.998,88
31/07/2024	569.778,72	53.326,40
31/08/2024	568.567,31	51.600,06
30/09/2024	567.844,98	49.909,38
31/10/2024	567.199,05	48.197,89
30/11/2024	567.394,50	46.480,25
31/12/2024	567.810,12	44.808,90
31/01/2025	568.983,97	43.053,32
28/02/2025	569.175,76	41.305,42
31/03/2025	567.935,64	39.591,33
30/04/2025	567.248,79	37.882,85
31/05/2025	566.722,41	36.174,77
30/06/2025	565.897,07	34.529,43
31/07/2025	562.761,72	32.861,68
31/08/2025	561.496,18	31.114,71
30/09/2025	561.046,93	29.439,36
31/10/2025	559.082,68	27.753,39
30/11/2025	559.375,35	26.073,60
31/12/2025	559.547,62	24.338,29
31/01/2026	556.729,61	22.682,14
28/02/2026	544.958,95	21.047,39
31/03/2026	535.999,26	19.440,78
30/04/2026	515.111,52	18.101,64
31/05/2026	488.812,25	16.617,45
30/06/2026	469.817,88	15.201,05
31/07/2026	446.352,15	13.929,13
31/08/2026	428.203,94	12.758,65
30/09/2026	418.987,89	12.150,07
31/10/2026	402.711,08	10.536,70
30/11/2026	386.163,96	9.098,30
31/12/2026	363.427,56	8.477,33
31/01/2027	348.026,09	7.479,64
28/02/2027	324.093,82	5.976,50
31/03/2027	302.357,81	4.942,87
30/04/2027	268.409,04	4.111,06
31/05/2027	241.008,56	3.263,41
30/06/2027	210.230,16	2.976,42
31/07/2027	171.582,56	2.583,38
31/08/2027	125.701,95	1.783,68
30/09/2027	84.802,99	1.447,88
31/10/2027	45.612,65	1.137,37
30/11/2027	5.857,02	868,31
31/12/2027	2.705,24	502,87
31/01/2028	1.950,90	339,53
29/02/2028	1.199,37	96,54
31/03/2028	1.203,64	93,04
30/04/2028	1.039,93	52,33
31/05/2028	846,07	48,68
30/06/2028	849,15	46,16
31/07/2028	852,24	43,63
31/08/2028	855,34	41,09
30/09/2028	858,46	38,54

31/10/2028	787,98	35,98
30/11/2028	570,76	33,63
31/12/2028	474,55	31,89
31/01/2029	193,96	30,45
29/02/2029	289,05	91,99
31/03/2029	290,16	91,07
30/04/2029	291,29	90,15
31/05/2029	292,40	89,24
30/06/2029	293,53	88,32
31/07/2029	294,67	87,38
31/08/2029	295,79	86,46
30/09/2029	296,92	85,54
31/10/2029	298,08	84,59
30/11/2029	299,23	83,65
31/12/2029	300,38	82,70
31/01/2030	301,54	81,75
29/02/2030	118,83	24,89
31/03/2030	119,34	24,48
30/04/2030	119,86	24,05
31/05/2030	120,38	23,63
30/06/2030	120,90	23,20
31/07/2030	121,43	22,77
31/08/2030	121,94	22,34
30/09/2030	122,47	21,91
31/10/2030	123,00	21,48
30/11/2030	123,54	21,04
31/12/2030	124,07	20,60
31/01/2031	124,61	20,16
29/02/2031	125,16	19,71
31/03/2031	125,69	19,27
30/04/2031	126,23	18,83
31/05/2031	126,79	18,38
30/06/2031	127,33	17,93
31/07/2031	127,88	17,48
31/08/2031	128,44	17,02
30/09/2031	129,00	16,57
31/10/2031	129,56	16,11
30/11/2031	130,11	15,65
31/12/2031	130,68	15,19
31/01/2032	131,25	14,73
29/02/2032	131,81	14,26
31/03/2032	132,39	13,79
30/04/2032	132,96	13,33
31/05/2032	133,54	12,85
30/06/2032	134,12	12,37
31/07/2032	134,70	11,89
31/08/2032	135,28	11,42
30/09/2032	84,06	10,94
31/10/2032	53,10	10,65
30/11/2032	53,34	10,46
31/12/2032	53,56	10,27
31/01/2033	53,80	10,08
28/02/2033	54,03	9,89
31/03/2033	54,26	9,70
30/04/2033	54,50	9,50
31/05/2033	54,73	9,31
30/06/2033	54,97	9,12
31/07/2033	55,21	8,92
31/08/2033	55,45	8,72
30/09/2033	55,69	8,53
31/10/2033	55,93	8,33
30/11/2033	56,17	8,14
31/12/2033	56,42	7,93
31/01/2034	56,66	7,73
28/02/2034	56,91	7,53
31/03/2034	57,15	7,33
30/04/2034	57,40	7,13
31/05/2034	57,65	6,92
30/06/2034	57,90	6,72
31/07/2034	58,15	6,51
31/08/2034	58,41	6,30
30/09/2034	58,65	6,10
31/10/2034	58,91	5,89
30/11/2034	59,16	5,68
31/12/2034	59,42	5,48
31/01/2035	59,68	5,26
28/02/2035	59,94	5,05
31/03/2035	60,20	4,83
30/04/2035	60,46	4,62
31/05/2035	60,72	4,41
30/06/2035	60,99	4,19
31/07/2035	61,25	3,98
31/08/2035	61,52	3,76
30/09/2035	61,78	3,54
31/10/2035	62,04	3,33
30/11/2035	62,32	3,10
31/12/2035	62,59	2,88

31/01/2036	62,86	2,66
28/02/2036	63,13	2,44
31/03/2036	63,40	2,21
30/04/2036	63,68	1,99
31/05/2036	63,95	1,76
30/06/2036	64,24	1,53
31/07/2036	64,51	1,31
31/08/2036	64,79	1,07
30/09/2036	65,07	0,85
31/10/2036	65,35	0,62
30/11/2036	65,63	0,39
31/12/2036	43,71	0,15
Total	35.417.490,31	3.418.364,70

DESCRIPTION OF AGGREGATE PORTFOLIO
BREAKDOWN BY OUTSTANDING

Aggregate Portfolio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
< 15.000	2.030	19.045.047,74	9.381,80
15.000 - 25.000	855	15.442.408,23	18.061,30
25.000 - 35.000	32	886.787,08	27.712,10
35.000 - 45.000	9	347.113,62	38.568,18
> 45.000	1	47.354,29	47.354,29

BREAKDOWN BY RESIDUAL LIFE

Aggregate Portfolio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
< 2	208	511.255,70	2.457,96
2 - 4	270	2.218.746,04	8.217,58
4 - 6	2.328	31.462.925,06	13.515,00
6 - 8	90	1.144.345,89	12.714,95
8 - 10	31	431.438,27	13.917,36

BREAKDOWN BY EMPLOYER'S REGION

Aggregate Portfolio			
Region	Number of loans	Outstanding Principal due	Average size
Northern Italy	1.730	20.672.264,33	11.949,29
Abruzzo	237	2.523.096,51	10.645,98
Emilia Romagna	104	1.297.271,13	12.473,76
Friuli Venezia Giulia	11	145.872,06	13.261,10
Lazio	365	4.822.592,07	13.212,58
Liguria	21	243.092,75	11.575,85
Lombardia	435	5.234.952,39	12.034,37
Marche	60	763.830,36	12.730,51
Piemonte	339	3.801.779,62	11.214,69
Toscana	56	664.621,45	11.868,24
Trentino Alto Adige	8	78.602,64	9.825,33
Umbria	24	274.143,41	11.422,64
Valle d'Aosta	12	138.347,98	11.529,00
Veneto	58	684.061,96	11.794,17
Southern Italy	1.197	15.096.446,63	12.611,90
Basilicata	10	169.965,68	16.996,57
Calabria	79	1.086.187,03	13.749,20
Campania	243	3.272.161,49	13.465,69
Molise	9	125.107,23	13.900,80
Puglia	265	3.023.176,17	11.408,21
Sardegna	39	511.230,42	13.108,47
Sicilia	552	6.908.618,61	12.515,61

BREAKDOWN BY TYPE OF LOAN

Aggregate Portfolio			
Category	Number of loans	Outstanding Principal due	Average size
CQS	1.213	16.667.676,95	13.740,87
CQP	1.269	13.680.650,53	10.780,65
DEL	445	5.420.383,48	12.180,64

BREAKDOWN OF DELINQUENT LOAN

Aggregate Portfolio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Performing	2.893	35.385.866,58	12.231,55
4	4	45.439,00	11.359,75
5	2	28.710,25	14.355,13
6	1	15.581,86	15.581,86
7	2	20.845,94	10.422,97

BREAKDOWN BY INSURANCE COMPANY (Life insurance)

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance Life S.p.A.	312	3.880.599,04	12.437,82
AXA France Vie S.a.	425	5.373.664,09	12.643,92
Metlife Europe Limited	7	61.758,27	8.822,61
Metlife Europe Limited Flat	1	47.354,29	47.354,29
HDI Assicurazioni S.p.A. Vita	232	3.272.381,34	14.105,09
Eurovita S.p.A.	127	1.156.384,09	9.105,39
Credit Life A.G.	870	9.502.163,09	10.922,03
Metlife (GAI)	776	10.563.909,91	13.613,29
Afi Esca S.A.	160	1.705.411,30	10.658,82
Aviva Life S.p.A.	17	205.085,54	12.063,86

BREAKDOWN BY INSURANCE COMPANY (Credit insurance)

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance S.p.A	308	3.854.245,41	12.513,78
HDI Assicurazioni S.p.A. Impiegato	232	3.272.381,34	14.105,09
AXA France Iard S.a.	342	4.397.523,77	12.858,26
Great American International Insurance Ltd.	776	10.563.909,91	13.613,29

BREAKDOWN BY TYPE OF EMPLOYER

Aggregate Portfolio			
Administration	Number of loans	Outstanding Principal due	Average size
Public	1.006	14.344.411,95	14.258,86
Private	484	5.496.909,83	11.357,25
Pensioners (Public)	1.269	13.680.650,53	10.780,65
Parapublic (Public)	168	2.246.738,65	13.373,44

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	40	474.790,07	11.869,75
ATAC SPA - AGENZIA PER LA MOBI LITA'	16	267.017,95	16.688,62
COOP 25 GIUGNO ARL	18	246.018,70	13.667,71
FIAT CHRYSLER FINANCE SPA	7	98.755,52	14.107,93
AEROPORTI DI ROMA SPA	4	70.558,89	17.639,72
ANAS SPA	3	64.281,62	21.427,21
AMA S.P.A	6	62.597,84	10.432,97
WHIRLPOOL EMEA SPA	4	60.326,21	15.081,55
ASM PAVIA SPA	3	59.436,89	19.812,30
AVIATION SERVICES SPAUS	3	56.608,38	18.869,46

ADVANCES DURING THE MONTHLY COLLECTION PERIOD

	Aggregate Portfolio		Total
	Principal	Interest	
Installment and prepayment	3.206.149,15	77.257,90	3.283.407,05
Total amounts paid to the issuer	3.206.149,15	77.257,90	3.283.407,05

TOTAL ADVANCES

	Aggregate Portfolio		Total
	Principal	Interest	
Installment and prepayment	147.109.739,46	27.726.236,00	174.835.975,46
Total amounts paid to the issuer	147.109.739,46	27.726.236,00	174.835.975,46

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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