

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:	<input type="text" value="28-feb-21"/>
Relating to the Collection Period:	<input type="text" value="01-feb-21"/> <input type="text" value="28-feb-21"/>
Relating to the Interest Period:	<input type="text" value="01-mar-21"/> <input type="text" value="28-mar-21"/>
Payment Date:	<input type="text" value="29-mar-21"/>

**PORTFOLIO DESCRIPTION: Aggregate Portfolio**

<b>Outstanding Principal not yet due</b>	<b>Principal instalments due and unpaid</b>	<b>Outstanding Principal due</b>	<b>Unpaid interest instalment</b>	<b>Total (Principal + Interest)</b>
<b>(a)</b>	<b>(b)</b>	<b>(c)=(a)+(b)</b>	<b>(d)</b>	<b>(c)+(d)</b>

	<b>ViViBanca</b>				
Performing receivables not in arrears	309.795.903,66	1.424.460,85	311.220.364,51	732.452,56	311.952.817,07
Performing receivables in arrears	21.634.356,09	490.781,39	22.125.137,48	285.328,56	22.410.466,04
Delinquent receivables	794.222,77	58.423,48	852.646,25	28.445,71	881.091,96
<b>Collateral portfolio: Oustading Principal Due</b>	<b>332.224.482,52</b>	<b>1.973.665,72</b>	<b>334.198.148,24</b>	<b>1.046.226,83</b>	<b>335.244.375,07</b>
Unpaid First Instalment Receivables (> 120 days)			-		
Default receivables	305.604,47	15.655,36	321.259,83	11.482,11	332.741,94
<b>Total portfolio</b>	<b>332.530.086,99</b>	<b>1.989.321,08</b>	<b>334.519.408,07</b>	<b>1.057.708,94</b>	<b>335.577.117,01</b>

**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	1.261	18.913.914,05				
2	139	2.124.226,82				
3	57	1.086.996,61				
4	21	345.932,58	<b>421.631.845</b>	<b>0,20%</b>	<b>4,00%</b>	<b>No</b>
5	14	255.251,27				
6	10	164.910,95				
7	5	86.551,45				
<b>Total</b>	<b>1.507</b>	<b>22.977.783,73</b>				

**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	4	60.281,47	4	60.281,47						
Loans in "Sofferenza"										
Life damage	11	136.790,10	4	51.920,67						
Job damage	12	203.702,01	3	54.634,35						
<b>Defaulted loans</b>	<b>27</b>	<b>400.773,58</b>	<b>11</b>	<b>166.836,49</b>	<b>421.631.845</b>	<b>0,10%</b>	<b>7,00%</b>	<b>No</b>	<b>3,75%</b>	<b>No</b>

	<b>Public administration</b>		<b>Pensioners</b>		<b>Private companies</b>		<b>Parapublics companies</b>	
	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			2	38.327,06	2	21.954,41		
Loans in "Sofferenza"								
Life damage	1	16.377,02	10	120.413,08				
Job damage	2	42.893,56			7	84.058,04	3	76.750,41
<b>Total defaulted</b>	<b>3</b>	<b>59.270,58</b>	<b>12</b>	<b>158.740,14</b>	<b>9</b>	<b>106.012,45</b>	<b>3</b>	<b>76.750,41</b>

**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	4	52.075,44			
Job damage	8	27.438,31			
<b>Total defaulted</b>	<b>12</b>	<b>79.513,75</b>	<b>0,02%</b>	<b>4,00%</b>	<b>No</b>

	<b>Public administration</b>		<b>Pensioners</b>		<b>Private companies</b>		<b>Parapublics companies</b>	
	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	1	16.377,02	3	35.698,42				
Job damage	2	748,96			5	24.471,73	1	2.217,62
<b>Total recoveries</b>	<b>3</b>	<b>17.125,98</b>	<b>3</b>	<b>35.698,42</b>	<b>5</b>	<b>24.471,73</b>	<b>1</b>	<b>2.217,62</b>

**DESCRIPTION OF AGGREGATE PORTFOLIO TOTAL**

**BREAKDOWN BY OUTSTANDING**

Aggregate Portfolio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
< 15.000	8.806	88.253.774	10.022,00
15.000 - 25.000	8.237	161.444.386	19.599,90
25.000 - 35.000	2.415	68.702.220	28.448,12
35.000 - 45.000	273	10.510.751	38.500,92
> 45.000	110	5.608.277	50.984,34

**BREAKDOWN BY RESIDUAL LIFE**

Aggregate Portfolio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
< 2	134	528.933	3.947,26
2 - 4	1.000	7.532.134	7.532,13
4 - 6	2.337	26.368.347	11.282,99
6 - 8	7.455	126.733.528	16.999,80
8 - 10	8.915	173.356.467	19.445,48

**BREAKDOWN BY EMPLOYER'S REGION**

Aggregate Portfolio			
Region	Number of loans	Outstanding Principal due	Average size
<b>Northern Italy</b>	<b>18.043</b>	<b>299.004.241,46</b>	<b>16.571,76</b>
Emilia Romagna	532	7.962.551	14.967,20
Friuli Venezia Giulia	133	1.803.455	13.559,81
Lazio	13.609	230.034.280	16.903,10
Liguria	118	1.976.684	16.751,56
Lombardia	1.673	25.815.947	15.430,93
Marche	191	3.386.301	17.729,32
Piemonte	780	12.380.342	15.872,23
Toscana	304	5.144.106	16.921,40
Trentino Alto Adige	75	1.079.315	14.390,87
Umbria	78	1.175.382	15.069,00
Valle d'Aosta	16	273.390	17.086,88
Veneto	534	7.972.488	14.929,75
<b>Southern Italy</b>	<b>1.798</b>	<b>35.515.166,61</b>	<b>19.752,60</b>
Abruzzo	387	9.240.747	23.877,90
Basilicata	23	490.775	21.338,06
Calabria	98	1.826.118	18.633,86
Campania	241	4.050.344	16.806,41
Molise	7	145.215	20.744,95
Puglia	373	7.205.055	19.316,50
Sardegna	258	4.898.727	18.987,32
Sicilia	411	7.658.185	18.633,05

On which:

Aggregate Private and Parapublic	541	8.275.760,24	15.297,15
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**BREAKDOWN BY TYPE OF LOAN**

Aggregate Portfolio			
Category	Number of loans	Outstanding Principal due	Average size
CQS	8.169	146.427.177	17.924,74
CQP	10.162	159.394.847	15.685,38
DEL	1.510	28.697.384	19.004,89

**BREAKDOWN OF DELINQUENT LOAN**

Aggregate Portfolio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Performing	19.769	333.345.501,99	16.862,03
4	21	345.933	16.472,98
5	14	255.251	18.232,23
6	10	164.911	16.491,10
7	5	86.551	17.310,29

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

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance Life S.p.A.	2.586	43.786.532	16.932,15
AXA France Vie S.a.	1.992	31.162.737	15.643,94
Metlife Europe Limited	19	269.624	14.190,72
Metlife Europe Limited Flat	389	5.174.333	13.301,63
HDI Assicurazioni S.p.A. Vita	1.383	28.860.889	20.868,32
Credit Life A.G.	1.935	31.959.846	16.516,72
Cardif Assurance Vie S.A.	1.028	18.480.515	17.977,15
IPTIQ LIFE S.A.	76	1.536.284	20.214,27
Metlife (GAI)	3.169	57.131.969	18.028,39
Afi Esca S.A.	704	11.252.458	15.983,61
Aviva Life S.p.A.	6.560	104.904.221	15.991,50

On which:

Aggregate Credit Life & Afi Esca & Net	5.225	86.998.835,65	16.650,49
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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	2.363	39.936.105	16.900,59
HDI Assicurazioni S.p.A. Impiegato	1.382	28.841.347	20.869,28
AXA France Iard S.a.	1.298	20.741.842	15.979,85
Cardif	1.028	18.480.515	17.977,15
Great American International Insurance Ltd.	3.169	57.131.969	18.028,39
RHEINLAND VERSICHERUNG AG	446	10.040.769	22.512,94
N/a - Pensioner	10.155	159.346.860	15.691,47

**BREAKDOWN BY TYPE OF EMPLOYER**

Aggregate Portfolio			
Administration	Number of loans	Outstanding Principal due	Average size
Public	4.926	103.490.662	21.009,07
Private	4.027	57.660.432	14.318,46
Pensioners	10.162	159.394.847	15.685,38
Parapublic	726	13.973.467	19.247,20

On which:

Aggregate Private and Parapublic	4.753	71.633.898,96	15.071,30
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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	109	1.921.170	17.625,41
From the second to the tenth	271	5.175.484	19.097,73
From the eleventh to the fiftieth	388	6.557.053	16.899,62

## COLLECTIONS

Collections during the monthly collection period	Principal	Interest	Total
<b>Total</b>			
Instalments	2.720.018,34	1.874.059,75	4.594.078,09
Prepayments	1.901.106,04	42.134,53	1.943.240,57
Recoveries	38.233,99	2.097,40	40.331,39
Default interest/penalties			
Payments under the transfer and servicing agreement			
Payments under the warranty and indemnity agreement			
<b>Total proceeds</b>	<b>4.659.358,37</b>	<b>1.918.291,68</b>	<b>6.577.650,05</b>
Receivables purchased by the originator	49.989,97	32,97	50.022,94
<b>Total amounts paid to the issuer</b>	<b>4.709.348,34</b>	<b>1.918.324,65</b>	<b>6.627.672,99</b>

## SERVICING FEES AND EXPENSES

ViViBanca	Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,45%	22.201,11
Servicing fees on Default Receivables	1,22%	492,04
Servicing fee for monitory activities	30.500,00	2.541,67
<b>Total servicing fees</b>		<b>25.234,82</b>

MCELocam (Legion)	Servicing fees (VAT included)	Servicing fees
Servicing fee for subservicing activities (per loans)	0,89	
Number of loans	2.941	
<b>Total servicing fees (Floor 1.200)</b>		<b>2.619,25</b>

## OTHER INFORMATION

Receivables not all TAN	37.662.127,25
Receivables not all TAN ratio	11,26%
Accruals on the transferred portfolio that must be paid to the Originator	-
Future rediscount of the Additional paid by Class C	51.873.342,83

Quarterly competences of the Additional paid by Class C	-
Future rediscount of the Additional not paid (DPP)	21.463.098,35
Montly competences of the Additional that must be paid (DPP)	567.244,13

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

Date	Principal instalment	Interest instalment
31/03/2021	2.929.649,42	1.790.848,02
30/04/2021	2.949.342,47	1.778.430,63
31/05/2021	2.965.078,78	1.762.750,18
30/06/2021	2.978.850,05	1.746.887,90
31/07/2021	2.994.770,59	1.731.175,16
31/08/2021	3.010.576,40	1.715.143,30
30/09/2021	3.026.253,91	1.699.030,37
31/10/2021	3.042.182,47	1.682.815,21
30/11/2021	3.056.980,17	1.666.502,26
31/12/2021	3.072.329,04	1.650.101,61
31/01/2022	3.088.102,47	1.633.633,56
28/02/2022	3.103.235,08	1.617.186,09
31/03/2022	3.118.274,18	1.600.459,92
30/04/2022	3.134.123,03	1.583.790,94
31/05/2022	3.150.256,30	1.566.937,63
30/06/2022	3.164.457,11	1.549.986,01
31/07/2022	3.180.369,10	1.532.942,88
31/08/2022	3.196.552,77	1.515.811,97
30/09/2022	3.210.483,79	1.498.585,68
31/10/2022	3.226.447,00	1.481.273,23
30/11/2022	3.240.906,95	1.463.883,47
31/12/2022	3.256.849,52	1.446.426,32
31/01/2023	3.271.415,93	1.428.837,67
28/02/2023	3.286.423,93	1.411.112,00
31/03/2023	3.302.276,49	1.393.347,52
30/04/2023	3.318.416,00	1.375.491,18
31/05/2023	3.333.076,19	1.357.538,45
30/06/2023	3.345.950,90	1.339.488,15
31/07/2023	3.360.019,06	1.321.356,53
31/08/2023	3.370.488,01	1.303.134,96
30/09/2023	3.383.307,47	1.284.890,06
31/10/2023	3.398.731,56	1.266.512,03
30/11/2023	3.410.039,40	1.248.069,81
31/12/2023	3.421.811,82	1.229.564,28
31/01/2024	3.432.025,83	1.210.984,60
29/02/2024	3.445.446,10	1.192.358,30
31/03/2024	3.456.459,42	1.173.645,88
30/04/2024	3.469.153,25	1.155.006,64
31/05/2024	3.477.706,39	1.136.028,57
30/06/2024	3.483.929,98	1.117.264,22
31/07/2024	3.491.077,84	1.098.339,39
31/08/2024	3.497.615,74	1.079.349,35
30/09/2024	3.501.729,52	1.060.429,14
31/10/2024	3.509.420,06	1.041.357,18
30/11/2024	3.513.598,10	1.022.310,03
31/12/2024	3.518.164,38	1.003.299,94
31/01/2025	3.520.498,27	984.212,40
28/02/2025	3.526.911,82	965.136,66
31/03/2025	3.530.045,75	946.024,38
30/04/2025	3.539.281,96	926.922,58
31/05/2025	3.543.958,01	907.731,04
30/06/2025	3.542.716,09	888.551,62
31/07/2025	3.540.438,19	869.395,74
31/08/2025	3.533.682,87	850.226,54
30/09/2025	3.538.816,80	831.217,51
31/10/2025	3.545.846,97	812.145,41
30/11/2025	3.547.548,55	793.034,31
31/12/2025	3.546.663,35	774.173,77
31/01/2026	3.544.026,47	754.934,64
28/02/2026	3.549.758,30	735.791,55
31/03/2026	3.550.235,23	717.021,51
30/04/2026	3.554.877,06	697.784,36
31/05/2026	3.555.464,74	678.824,91
30/06/2026	3.546.826,94	659.456,37
31/07/2026	3.541.782,59	640.417,92
31/08/2026	3.530.763,67	621.498,70
30/09/2026	3.525.800,27	602.657,93
31/10/2026	3.526.387,82	583.773,40
30/11/2026	3.516.685,53	565.155,99
31/12/2026	3.509.438,32	546.054,98
31/01/2027	3.496.477,77	527.278,32
28/02/2027	3.481.061,43	508.385,56
31/03/2027	3.466.539,74	489.834,85
30/04/2027	3.455.810,93	471.208,58
31/05/2027	3.441.707,51	452.625,03
30/06/2027	3.413.916,52	434.054,29
31/07/2027	3.383.523,20	416.190,01
31/08/2027	3.350.745,57	397.887,93
30/09/2027	3.324.809,74	379.769,25
31/10/2027	3.307.921,37	361.606,53
30/11/2027	3.288.433,98	344.089,44
31/12/2027	3.257.493,78	326.664,71
31/01/2028	3.232.402,05	309.140,69

29/02/2028	3.207.265,99	291.525,31
31/03/2028	3.188.120,29	274.219,44
30/04/2028	3.160.067,04	257.296,92
31/05/2028	3.099.441,01	240.973,15
30/06/2028	2.974.834,35	224.733,19
31/07/2028	2.898.941,88	208.602,07
31/08/2028	2.782.702,26	192.621,36
30/09/2028	2.689.669,03	177.223,66
31/10/2028	2.596.691,32	162.484,55
30/11/2028	2.457.899,47	148.573,53
31/12/2028	2.336.055,95	137.650,79
31/01/2029	2.210.001,62	124.535,31
28/02/2029	2.116.340,54	109.951,23
31/03/2029	2.023.095,40	98.435,29
30/04/2029	1.900.932,94	87.705,46
31/05/2029	1.773.482,32	76.898,49
30/06/2029	1.636.697,43	67.130,94
31/07/2029	1.513.366,49	58.181,61
31/08/2029	1.372.673,09	50.117,32
30/09/2029	1.260.376,58	42.340,26
31/10/2029	1.149.148,24	35.254,49
30/11/2029	1.015.077,64	28.886,54
31/12/2029	888.110,81	23.690,61
31/01/2030	751.600,58	18.585,67
28/02/2030	653.500,84	14.518,78
31/03/2030	538.309,77	10.728,02
30/04/2030	462.294,10	8.067,95
31/05/2030	400.425,88	5.589,96
30/06/2030	309.743,76	3.411,83
31/07/2030	189.798,84	1.790,44
31/08/2030	65.730,92	561,41
30/09/2030	4.019,01	40,59
31/10/2030	18,49	0,10
<b>Total</b>	<b>332.530.086,99</b>	<b>91.917.523,86</b>



**ADVANCES : Aggregate Portfolio**

<b>Instalments and prepayments</b>	<b>Principal</b>	<b>Interest</b>	<b>Total</b>
During the monthly collection period	4.621.124,38	1.916.194,28	6.537.318,66
Cumulative from the first servicer report	23.615.686,86	9.815.590,77	33.431.277,63
<b>Total amounts paid to the issuer</b>	<b>28.236.811,24</b>	<b>11.731.785,05</b>	<b>39.968.596,29</b>

<b>Is the Aggregate Portfolio in line with schedule (pursuant to Transfer Agreement)?</b>	<b>Yes</b>
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**STATEMENT**

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