

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:	31-mag-21
Relating to the Collection Period:	01-mag-21   31-mag-21
Relating to the Interest Period:	28-mag-21   27-giu-21
Payment Date:	28-giu-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	300.122.209,33	1.354.573,82	301.476.783,15	678.639,85	302.155.423,00
Performing receivables in arrears	16.140.700,48	394.209,17	16.534.909,65	206.784,74	16.741.694,39
Delinquent receivables	557.828,30	46.808,06	604.636,36	21.386,58	626.022,94
<b>Collateral portfolio: Outstanding Principal Due</b>	<b>316.820.738,11</b>	<b>1.795.591,05</b>	<b>318.616.329,16</b>	<b>906.811,17</b>	<b>319.523.140,33</b>
Unpaid First Instalment Receivables (> 120 days)			-		
Default receivables	374.121,96	20.728,41	394.850,37	12.404,51	407.254,88
<b>Total portfolio</b>	<b>317.194.860,07</b>	<b>1.816.319,46</b>	<b>319.011.179,53</b>	<b>919.215,68</b>	<b>319.930.395,21</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	988	14.436.651,12				
2	104	1.592.512,31				
3	34	505.746,22				
4	15	256.138,56	<b>421.631.845</b>	<b>0,14%</b>	<b>4,00%</b>	<b>No</b>
5	9	93.969,81				
6	6	128.815,60				
7	7	125.712,39				
<b>Total</b>	<b>1.163</b>	<b>17.139.546,01</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	5	85.439,22								
Loans in "Sofferenza"										
Life damage	18	225.419,34	2	24.158,73	<b>421.631.845</b>	<b>0,16%</b>	<b>7,00%</b>	<b>No</b>	<b>3,75%</b>	<b>No</b>
Job damage	23	373.893,46	3	58.303,28						
<b>Defaulted loans</b>	<b>46</b>	<b>684.752,02</b>	<b>5</b>	<b>82.462,01</b>						

	Public administration		Pensioners		Private companies		Parapublics companies	
	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	1	25.157,75	2	38.327,06	2	21.954,41		
Loans in "Sofferenza"								
Life damage	1	16.377,02	17	209.042,32				
Job damage	4	86.740,64			15	194.048,16	4	93.104,66
<b>Total defaulted</b>	<b>6</b>	<b>128.275,41</b>	<b>19</b>	<b>247.369,38</b>	<b>17</b>	<b>216.002,57</b>	<b>4</b>	<b>93.104,66</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	3	1.756,47			
Loans in "Sofferenza"					
Life damage	13	111.687,66	<b>0,07%</b>	<b>4,00%</b>	<b>No</b>
Job damage	18	176.457,52			
<b>Total defaulted</b>	<b>34</b>	<b>289.901,65</b>			

	Public administration		Pensioners		Private companies		Parapublics companies	
	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	1	84,56	1	517,83	1	1.154,08		
Loans in "Sofferenza"								
Life damage	1	16.377,02	12	95.310,64				
Job damage	2	22.854,20			14	106.486,07	2	47.117,25
<b>Total recoveries</b>	<b>4</b>	<b>39.315,78</b>	<b>13</b>	<b>95.828,47</b>	<b>15</b>	<b>107.640,15</b>	<b>2</b>	<b>47.117,25</b>

**DESCRIPTION OF AGGREGATE PORTFOLIO TOTAL**

**BREAKDOWN BY OUTSTANDING**

Aggregate Portfolio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
< 15.000	8.861	88.135.521	9.946,45
15.000 - 25.000	8.035	156.885.847	19.525,31
25.000 - 35.000	2.128	60.383.412	28.375,66
35.000 - 45.000	228	8.795.346	38.576,08
> 45.000	96	4.811.053	50.115,14

**BREAKDOWN BY RESIDUAL LIFE**

Aggregate Portfolio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
< 2	189	670.824	3.549,33
2 - 4	1.039	7.796.451	7.503,80
4 - 6	2.379	27.245.539	11.452,52
6 - 8	8.569	144.904.371	16.910,30
8 - 10	7.172	138.393.995	19.296,43

**BREAKDOWN BY EMPLOYER'S REGION**

Aggregate Portfolio			
Region	Number of loans	Outstanding Principal due	Average size
<b>Northern Italy</b>	<b>17.612</b>	<b>285.505.349,97</b>	<b>16.210,84</b>
Emilia Romagna	506	7.502.531	14.827,14
Friuli Venezia Giulia	126	1.659.219	13.168,40
Lazio	13.362	220.498.108	16.501,88
Liguria	115	1.899.109	16.513,99
Lombardia	1.600	24.222.918	15.139,32
Marche	183	3.194.151	17.454,38
Piemonte	744	11.661.469	15.674,02
Toscana	296	4.912.532	16.596,39
Trentino Alto Adige	74	1.043.360	14.099,46
Umbria	77	1.132.674	14.710,06
Valle d'Aosta	16	265.871	16.616,95
Veneto	513	7.513.408	14.646,02
<b>Southern Italy</b>	<b>1.736</b>	<b>33.505.829,56</b>	<b>19.300,59</b>
Abruzzo	375	8.723.734	23.263,29
Basilicata	23	462.071	20.090,05
Calabria	94	1.689.495	17.973,35
Campania	233	3.802.502	16.319,75
Molise	7	140.908	20.129,70
Puglia	358	6.806.343	19.012,13
Sardegna	254	4.708.740	18.538,35
Sicilia	392	7.172.035	18.296,01

On which:

Aggregate Private and Parapublic	514	7.723.528,30	15.026,32
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**BREAKDOWN BY TYPE OF LOAN**

Aggregate Portfolio			
Category	Number of loans	Outstanding Principal due	Average size
CQS	7.885	138.767.740	17.598,95
CQP	9.990	152.945.259	15.309,84
DEL	1.473	27.298.180	18.532,37

**BREAKDOWN OF DELINQUENT LOAN**

Aggregate Portfolio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Performing	19.282	318.011.692,80	16.492,67
4	15	256.139	17.075,90
5	9	93.970	10.441,09
6	6	128.816	21.469,27
7	7	125.712	17.958,91

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

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance Life S.p.A.	2.496	41.665.734	16.693,00
AXA France Vie S.a.	1.894	28.780.170	15.195,44
Metlife Europe Limited	19	264.218	13.906,20
Metlife Europe Limited Flat	386	4.995.511	12.941,74
HDI Assicurazioni S.p.A. Vita	1.342	27.329.554	20.364,79
Credit Life A.G.	1.868	30.195.573	16.164,65
Cardif Assurance Vie S.A.	999	17.709.774	17.727,50
IPTIQ LIFE S.A.	74	1.474.648	19.927,68
Metlife (GAI)	3.094	54.543.752	17.628,88
Afi Esca S.A.	692	10.810.934	15.622,74
Aviva Life S.p.A.	6.484	101.241.312	15.614,02

On which:

Aggregate Credit Life & Afi Esca & Net	5.056	82.672.240,60	16.351,31
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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	2.274	37.916.493	16.673,92
HDI Assicurazioni S.p.A. Impiegato	1.341	27.310.891	20.366,06
AXA France Iard S.a.	1.217	18.880.280	15.513,79
Cardif	999	17.709.774	17.727,50
Great American International Insurance Ltd.	3.094	54.543.752	17.628,88
RHEINLAND VERSICHERUNG AG	440	9.749.791	22.158,62
N/a - Pensioner	9.983	152.900.197	15.316,06

**BREAKDOWN BY TYPE OF EMPLOYER**

Aggregate Portfolio			
Administration	Number of loans	Outstanding Principal due	Average size
Public	4.814	98.689.250	20.500,47
Private	3.845	54.235.911	14.105,57
Pensioners	9.990	152.945.259	15.309,84
Parapublic	699	13.140.759	18.799,37

On which:

Aggregate Private and Parapublic	4.544	67.376.669,85	14.827,61
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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	106	1.812.513	17.099,18
From the second to the tenth	258	4.878.512	18.908,96
From the eleventh to the fiftieth	360	6.012.930	16.702,58

## COLLECTIONS

Collections during the monthly collection period	Principal	Interest	Total
<b>Total</b>			
Instalments	2.881.564,00	1.883.826,77	4.765.390,77
Prepayments	2.304.991,76	6.771,29	2.311.763,05
Recoveries	83.831,23	1.257,44	85.088,67
Default interest/penalties			
Payments under the transfer and servicing agreement			
Payments under the warranty and indemnity agreement			
<b>Total proceeds</b>	<b>5.270.386,99</b>	<b>1.891.855,50</b>	<b>7.162.242,49</b>
Receivables purchased by the originator	109.166,19	1.828,85	110.995,04
<b>Total amounts paid to the issuer</b>	<b>5.379.553,18</b>	<b>1.893.684,35</b>	<b>7.273.237,53</b>

## SERVICING FEES AND EXPENSES

ViViBanca	Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,45%	21.785,07
Servicing fees on Default Receivables	1,22%	1.038,08
Servicing fee for monitory activities	30.500,00	2.541,67
<b>Total servicing fees</b>		<b>25.364,82</b>

MCELocam (Legion)	Servicing fees (VAT included)	Servicing fees
Servicing fee for subservicing activities (per loans)	0,89	
Number of loans	2.771	
<b>Total servicing fees (Floor 1.200)</b>		<b>2.467,85</b>

## OTHER INFORMATION

Receivables not all TAN	33.935.253,99
Receivables not all TAN ratio	10,64%
Accruals on the transferred portfolio that must be paid to the Originator	-
Future rediscount of the Additional paid by Class C	48.056.645,12

Quarterly competences of the Additional paid by Class C	-
Future rediscount of the Additional not paid (DPP)	19.848.128,84
Montly competences of the Additional that must be paid (DPP)	523.605,09

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

Date	Principal instalment	Interest instalment
30/06/2021	2.902.457,28	1.692.321,34
31/07/2021	2.920.272,85	1.678.262,40
31/08/2021	2.935.877,45	1.662.861,10
30/09/2021	2.951.388,49	1.647.364,22
31/10/2021	2.966.997,71	1.631.749,39
30/11/2021	2.982.118,08	1.616.210,58
31/12/2021	2.997.028,07	1.600.370,97
31/01/2022	3.012.246,54	1.584.465,91
28/02/2022	3.026.759,36	1.568.582,93
31/03/2022	3.041.704,56	1.552.431,46
30/04/2022	3.057.330,33	1.536.336,15
31/05/2022	3.073.448,27	1.520.128,47
30/06/2022	3.087.162,01	1.503.757,53
31/07/2022	3.102.141,36	1.487.298,21
31/08/2022	3.118.025,64	1.470.757,28
30/09/2022	3.132.100,63	1.454.124,88
31/10/2022	3.147.648,09	1.437.406,00
30/11/2022	3.161.398,91	1.420.611,71
31/12/2022	3.177.122,66	1.403.755,34
31/01/2023	3.191.254,84	1.386.769,39
28/02/2023	3.205.255,68	1.369.651,86
31/03/2023	3.220.678,26	1.352.503,18
30/04/2023	3.236.534,98	1.335.266,78
31/05/2023	3.250.303,40	1.317.935,58
30/06/2023	3.262.595,53	1.300.513,61
31/07/2023	3.276.315,90	1.283.013,48
31/08/2023	3.286.942,49	1.265.429,52
30/09/2023	3.299.318,18	1.247.784,76
31/10/2023	3.314.613,10	1.230.078,18
30/11/2023	3.326.012,86	1.212.276,00
31/12/2023	3.337.410,02	1.194.409,17
31/01/2024	3.347.246,08	1.176.472,32
29/02/2024	3.360.229,26	1.158.491,24
31/03/2024	3.371.595,28	1.140.429,51
30/04/2024	3.384.626,96	1.122.434,01
31/05/2024	3.393.590,03	1.104.105,24
30/06/2024	3.400.442,72	1.085.979,66
31/07/2024	3.408.691,79	1.067.696,98
31/08/2024	3.415.002,04	1.049.336,90
30/09/2024	3.420.123,69	1.031.049,06
31/10/2024	3.428.632,98	1.012.603,99
30/11/2024	3.433.885,92	994.179,74
31/12/2024	3.440.028,96	975.784,44
31/01/2025	3.443.286,08	957.302,70
28/02/2025	3.450.484,19	938.829,06
31/03/2025	3.453.903,54	920.311,36
30/04/2025	3.462.993,40	901.796,82
31/05/2025	3.468.792,68	883.203,15
30/06/2025	3.468.261,37	864.612,20
31/07/2025	3.466.843,24	846.039,77
31/08/2025	3.461.681,54	827.452,69
30/09/2025	3.466.995,81	809.009,45
31/10/2025	3.473.551,11	790.499,35
30/11/2025	3.475.328,90	771.958,39
31/12/2025	3.474.495,08	753.656,99
31/01/2026	3.472.285,29	734.990,92
28/02/2026	3.478.144,04	716.415,73
31/03/2026	3.478.407,56	698.198,82
30/04/2026	3.483.199,22	679.531,71
31/05/2026	3.484.569,54	661.134,87
30/06/2026	3.475.581,55	642.333,02
31/07/2026	3.471.224,32	623.851,88
31/08/2026	3.460.718,65	605.381,36
30/09/2026	3.456.710,32	587.095,41
31/10/2026	3.457.409,13	568.755,95
30/11/2026	3.449.162,90	550.847,08
31/12/2026	3.443.606,55	532.286,66
31/01/2027	3.435.156,35	514.035,38
28/02/2027	3.428.436,15	495.679,23
31/03/2027	3.417.352,31	477.594,20
30/04/2027	3.408.153,46	459.451,16
31/05/2027	3.394.525,16	441.446,17
30/06/2027	3.367.842,60	423.308,39
31/07/2027	3.338.793,15	405.899,04
31/08/2027	3.306.453,10	388.052,10
30/09/2027	3.281.379,57	370.290,04
31/10/2027	3.265.114,68	352.576,22
30/11/2027	3.246.826,19	335.489,51
31/12/2027	3.216.644,05	318.491,28
31/01/2028	3.191.402,00	301.387,46
29/02/2028	3.167.536,85	284.206,26
31/03/2028	3.148.752,55	267.319,67
30/04/2028	3.121.325,17	250.826,94

31/05/2028	3.060.697,63	234.892,54
30/06/2028	2.937.219,69	219.114,41
31/07/2028	2.861.550,53	203.379,65
31/08/2028	2.744.953,88	187.779,12
30/09/2028	2.653.559,22	172.912,73
31/10/2028	2.562.140,43	158.541,34
30/11/2028	2.425.228,37	144.923,78
31/12/2028	2.303.168,12	134.151,01
31/01/2029	2.178.590,52	121.605,05
28/02/2029	2.087.897,84	107.669,23
31/03/2029	1.995.704,22	96.442,28
30/04/2029	1.874.248,52	85.870,14
31/05/2029	1.748.795,68	75.462,68
30/06/2029	1.613.858,97	65.787,27
31/07/2029	1.492.858,00	56.922,83
31/08/2029	1.354.056,48	49.054,82
30/09/2029	1.244.637,54	41.479,62
31/10/2029	1.133.936,50	34.572,79
30/11/2029	1.000.138,94	28.243,54
31/12/2029	874.980,32	23.187,26
31/01/2030	741.370,17	18.405,69
28/02/2030	645.459,45	14.387,79
31/03/2030	530.795,59	10.566,63
30/04/2030	455.379,16	7.851,49
31/05/2030	394.473,82	5.441,58
30/06/2030	305.239,17	3.322,95
31/07/2030	186.957,26	1.745,15
31/08/2030	64.803,46	549,50
30/09/2030	4.051,94	42,29
31/10/2030	114,55	2,02
30/11/2030	97,28	1,00
31/12/2030	8,34	0,08
<b>Total</b>	<b>317.194.860,07</b>	<b>84.138.847,10</b>



**ADVANCES : Aggregate Portfolio**

<b>Instalments and prepayments</b>	<b>Principal</b>	<b>Interest</b>	<b>Total</b>
During the monthly collection period	5.186.555,76	1.890.598,06	7.077.153,82
Cumulative from the first servicer report	38.041.655,67	16.134.871,73	54.176.527,40
<b>Total amounts paid to the issuer</b>	<b>43.228.211,43</b>	<b>18.025.469,79</b>	<b>61.253.681,22</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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