

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="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: 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)	(c)+(d)

	ViViBanca				
Performing receivables not in arrears	302.147.574,94	1.409.743,93	303.557.318,87	696.448,08	304.253.766,95
Performing receivables in arrears	8.420.381,92	211.109,91	8.631.491,83	113.150,49	8.744.642,32
Delinquent receivables	611.841,69	53.731,86	665.573,55	23.276,11	688.849,66
Collateral portfolio: Oustading Principal Due	311.179.798,55	1.674.585,70	312.854.384,25	832.874,68	313.687.258,93
Unpaid First Instalment Receivables (> 120 days)			-		
Default receivables	403.316,74	19.256,84	422.573,58	10.040,70	432.614,28
Total portfolio	311.583.115,29	1.693.842,54	313.276.957,83	842.915,38	314.119.873,21

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	529	7.124.327,58				
2	81	1.109.354,51				
3	26	397.809,74				
4	11	181.502,61	421.631.845	0,16%	4,00%	No
5	12	174.460,72				
6	10	144.266,92				
7	9	165.343,30				
Total	678	9.297.065,38				

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	21	257.873,05	3	32.453,71	421.631.845	0,18%	7,00%	No	3,75%	No
Job damage	25	402.229,08	2	28.335,62						
Defaulted loans	51	745.541,35	5	60.789,33						

	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	20	241.496,03				
Job damage	4	86.740,64			17	222.383,78	4	93.104,66
Total defaulted	6	128.275,41	22	279.823,09	19	244.338,19	4	93.104,66

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	2.017,88			
Loans in "Sofferenza"					
Life damage	14	129.207,44	0,08%	4,00%	No
Job damage	19	191.742,45			
Total defaulted	36	322.967,77			

	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	171,19	1	692,61	1	1.154,08		
Loans in "Sofferenza"								
Life damage	1	16.377,02	13	112.830,42				
Job damage	3	23.304,21			14	121.320,99	2	47.117,25
Total recoveries	5	39.852,42	14	113.523,03	15	122.475,07	2	47.117,25

DESCRIPTION OF AGGREGATE PORTFOLIO TOTAL

BREAKDOWN BY OUTSTANDING

Aggregate Portfolio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
< 15.000	8.846	87.742.850	9.918,93
15.000 - 25.000	7.956	155.186.219	19.505,56
25.000 - 35.000	2.024	57.448.129	28.383,46
35.000 - 45.000	216	8.352.908	38.670,87
> 45.000	91	4.546.852	49.965,41

BREAKDOWN BY RESIDUAL LIFE

Aggregate Portfolio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
< 2	208	721.009	3.466,39
2 - 4	1.079	7.998.640	7.413,01
4 - 6	2.360	27.128.994	11.495,34
6 - 8	8.874	149.897.672	16.891,78
8 - 10	6.612	127.530.642	19.287,76

BREAKDOWN BY EMPLOYER'S REGION

Aggregate Portfolio			
Region	Number of loans	Outstanding Principal due	Average size
Northern Italy	17.420	280.474.962,72	16.100,74
Emilia Romagna	498	7.355.776	14.770,64
Friuli Venezia Giulia	123	1.605.389	13.051,95
Lazio	13.238	216.846.088	16.380,58
Liguria	112	1.838.374	16.414,05
Lombardia	1.566	23.616.429	15.080,73
Marche	181	3.132.279	17.305,41
Piemonte	738	11.499.794	15.582,38
Toscana	296	4.854.654	16.400,86
Trentino Alto Adige	73	996.186	13.646,38
Umbria	75	1.111.993	14.826,57
Valle d'Aosta	16	264.218	16.513,59
Veneto	504	7.353.783	14.590,84
Southern Italy	1.713	32.801.995,11	19.148,86
Abruzzo	370	8.521.984	23.032,39
Basilicata	23	456.812	19.861,40
Calabria	91	1.641.017	18.033,15
Campania	232	3.770.221	16.250,95
Molise	7	139.552	19.935,93
Puglia	354	6.695.677	18.914,34
Sardegna	248	4.564.588	18.405,60
Sicilia	388	7.012.145	18.072,54

On which:

Aggregate Private and Parapublic	511	7.653.395,07	14.977,29
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BREAKDOWN BY TYPE OF LOAN

Aggregate Portfolio			
Category	Number of loans	Outstanding Principal due	Average size
CQS	7.769	135.901.639	17.492,81
CQP	9.917	150.761.595	15.202,34
DEL	1.447	26.613.724	18.392,35

BREAKDOWN OF DELINQUENT LOAN

Aggregate Portfolio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Performing	19.060	312.188.810,70	16.379,27
4	11	181.503	16.500,24
5	12	174.461	14.538,39
6	10	144.267	14.426,69
7	9	165.343	18.371,48

BREAKDOWN BY INSURANCE COMPANY (Life insurance)

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance Life S.p.A.	2.461	40.829.433	16.590,59
AXA France Vie S.a.	1.850	27.799.685	15.026,86
Metlife Europe Limited	19	262.388	13.809,91
Metlife Europe Limited Flat	385	4.933.067	12.813,16
HDI Assicurazioni S.p.A. Vita	1.312	26.547.568	20.234,43
Credit Life A.G.	1.837	29.512.244	16.065,46
Cardif Assurance Vie S.A.	991	17.450.730	17.609,21
IPTIQ LIFE S.A.	74	1.464.700	19.793,24
Metlife (GAI)	3.066	53.761.098	17.534,60
Afi Esca S.A.	690	10.698.070	15.504,45
Aviva Life S.p.A.	6.448	100.017.976	15.511,47

On which:

Aggregate Credit Life & Afi Esca & Net	4.988	81.039.747,09	16.246,94
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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	2.239	37.110.246	16.574,47
HDI Assicurazioni S.p.A. Impiegato	1.311	26.529.200	20.235,85
AXA France Iard S.a.	1.178	18.057.893	15.329,28
Cardif	991	17.450.730	17.609,21
Great American International Insurance Ltd.	3.066	53.761.098	17.534,60
RHEINLAND VERSICHERUNG AG	438	9.650.235	22.032,50
N/a - Pensioner	9.910	150.717.556	15.208,63

BREAKDOWN BY TYPE OF EMPLOYER

Aggregate Portfolio			
Administration	Number of loans	Outstanding Principal due	Average size
Public	4.739	96.455.436	20.353,54
Private	3.787	53.163.930	14.038,53
Pensioners	9.917	150.761.595	15.202,34
Parapublic	690	12.895.996	18.689,85

On which:

Aggregate Private and Parapublic	4.477	66.059.926,37	14.755,40
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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	105	1.783.976	16.990,25
From the second to the tenth	252	4.741.345	18.814,86
From the eleventh to the fiftieth	354	5.913.656	16.705,24

COLLECTIONS

Collections during the monthly collection period	Principal	Interest	Total
Total			
Instalments	2.950.079,51	1.940.540,77	4.890.620,28
Prepayments	2.751.569,90	34.533,85	2.786.103,75
Recoveries	32.572,29	493,83	33.066,12
Default interest/penalties			
Payments under the transfer and servicing agreement			
Payments under the warranty and indemnity agreement			
Total proceeds	5.734.221,70	1.975.568,45	7.709.790,15
Receivables purchased by the originator			-
Total amounts paid to the issuer	5.734.221,70	1.975.568,45	7.709.790,15

SERVICING FEES AND EXPENSES

ViViBanca	Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,45%	23.067,28
Servicing fees on Default Receivables	1,22%	403,41
Servicing fee for monitory activities	30.500,00	2.541,67
Total servicing fees		26.012,35

MCELocam (Legion)	Servicing fees (VAT included)	Servicing fees
Servicing fee for subservicing activities (per loans)	0,89	
Number of loans	2.674	
Total servicing fees (Floor 1.200)		2.381,46

OTHER INFORMATION

Receivables not all TAN	32.475.775,40
Receivables not all TAN ratio	10,37%
Accruals on the transferred portfolio that must be paid to the Originator	-
Future rediscount of the Additional paid by Class C	44.369.796,62

Quarterly competences of the Additional paid by Class C	3.686.848,50
Future rediscount of the Additional not paid (DPP)	19.314.796,88
Montly competences of the Additional that must be paid (DPP)	533.331,96

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

Date	Principal instalment	Interest instalment
31/07/2021	2.882.594,16	1.676.898,14
31/08/2021	2.900.297,35	1.662.192,72
30/09/2021	2.915.794,75	1.646.942,86
31/10/2021	2.931.182,24	1.631.383,87
30/11/2021	2.945.946,94	1.615.905,25
31/12/2021	2.961.158,82	1.600.278,39
31/01/2022	2.976.343,79	1.584.457,88
28/02/2022	2.990.585,45	1.568.633,57
31/03/2022	3.005.192,99	1.552.537,78
30/04/2022	3.020.580,90	1.536.503,26
31/05/2022	3.036.456,20	1.520.356,47
30/06/2022	3.049.670,67	1.504.045,56
31/07/2022	3.064.545,26	1.487.649,42
31/08/2022	3.080.176,60	1.471.171,90
30/09/2022	3.094.084,48	1.454.604,99
31/10/2022	3.109.256,31	1.437.951,26
30/11/2022	3.123.052,43	1.421.225,07
31/12/2022	3.138.514,15	1.404.436,85
31/01/2023	3.152.359,62	1.387.518,84
28/02/2023	3.166.335,65	1.370.469,30
31/03/2023	3.181.737,71	1.353.388,93
30/04/2023	3.197.315,89	1.336.218,49
31/05/2023	3.211.012,18	1.319.025,04
30/06/2023	3.223.319,37	1.301.668,35
31/07/2023	3.237.139,69	1.284.234,18
31/08/2023	3.247.882,52	1.266.714,11
30/09/2023	3.260.626,81	1.249.132,41
31/10/2023	3.275.676,77	1.231.483,90
30/11/2023	3.286.977,78	1.213.740,64
31/12/2023	3.298.545,87	1.195.932,24
31/01/2024	3.308.980,83	1.178.052,30
29/02/2024	3.322.093,86	1.160.122,62
31/03/2024	3.333.395,14	1.142.111,01
30/04/2024	3.346.283,57	1.124.113,36
31/05/2024	3.355.621,56	1.105.885,78
30/06/2024	3.362.632,55	1.087.810,38
31/07/2024	3.371.015,15	1.069.574,94
31/08/2024	3.377.359,36	1.051.262,40
30/09/2024	3.382.374,96	1.033.020,86
31/10/2024	3.391.338,07	1.014.619,46
30/11/2024	3.396.928,43	996.234,43
31/12/2024	3.403.586,79	977.877,11
31/01/2025	3.407.714,33	959.431,72
28/02/2025	3.414.854,05	940.984,31
31/03/2025	3.418.667,65	922.493,19
30/04/2025	3.428.117,66	904.005,47
31/05/2025	3.434.136,90	885.433,34
30/06/2025	3.433.414,94	866.862,19
31/07/2025	3.432.435,71	848.309,87
31/08/2025	3.428.256,58	829.743,30
30/09/2025	3.433.929,69	811.370,60
31/10/2025	3.440.755,93	792.872,07
30/11/2025	3.442.110,68	774.337,72
31/12/2025	3.441.199,04	756.051,50
31/01/2026	3.439.207,09	737.392,97
28/02/2026	3.445.070,45	718.771,24
31/03/2026	3.445.203,97	700.569,39
30/04/2026	3.450.441,21	681.908,28
31/05/2026	3.452.211,08	663.521,03
30/06/2026	3.443.746,68	644.717,29
31/07/2026	3.440.240,90	626.240,57
31/08/2026	3.430.389,86	607.771,46
30/09/2026	3.426.711,98	589.484,41
31/10/2026	3.427.597,10	571.136,35
30/11/2026	3.419.814,87	552.994,23
31/12/2026	3.414.466,99	534.412,44
31/01/2027	3.408.467,16	516.251,88
28/02/2027	3.403.995,29	498.006,45
31/03/2027	3.397.461,95	479.955,88
30/04/2027	3.394.776,29	461.784,27
31/05/2027	3.381.880,89	443.708,62
30/06/2027	3.355.066,05	425.492,05
31/07/2027	3.325.594,64	408.016,89
31/08/2027	3.293.524,78	390.099,39
30/09/2027	3.268.163,49	372.263,69
31/10/2027	3.251.270,79	354.413,45
30/11/2027	3.232.456,74	337.267,27
31/12/2027	3.202.103,54	320.213,07
31/01/2028	3.177.249,60	303.050,32
29/02/2028	3.153.813,42	285.805,46
31/03/2028	3.134.749,78	268.850,47
30/04/2028	3.107.233,78	252.281,45
31/05/2028	3.046.859,51	236.296,48

30/06/2028	2.924.616,00	220.481,73
31/07/2028	2.849.224,23	204.684,02
31/08/2028	2.734.427,07	189.034,33
30/09/2028	2.643.705,65	174.118,05
31/10/2028	2.552.800,95	159.798,26
30/11/2028	2.416.504,39	146.124,37
31/12/2028	2.297.957,94	135.370,47
31/01/2029	2.173.348,78	122.749,98
28/02/2029	2.083.609,03	108.698,31
31/03/2029	1.991.632,55	97.404,76
30/04/2029	1.870.832,56	86.770,95
31/05/2029	1.746.644,08	76.315,81
30/06/2029	1.612.504,95	66.574,18
31/07/2029	1.492.183,15	57.724,57
31/08/2029	1.353.785,95	49.803,35
30/09/2029	1.244.486,50	42.155,87
31/10/2029	1.135.107,84	35.102,41
30/11/2029	1.002.085,87	28.874,43
31/12/2029	876.378,78	23.639,25
31/01/2030	742.977,63	18.743,89
28/02/2030	646.738,09	14.737,82
31/03/2030	532.776,31	10.870,49
30/04/2030	457.407,86	8.121,95
31/05/2030	396.007,07	5.674,69
30/06/2030	306.214,68	3.524,20
31/07/2030	187.789,68	1.923,61
31/08/2030	65.702,96	715,13
30/09/2030	4.105,06	43,29
31/10/2030	116,05	2,06
30/11/2030	98,56	1,02
31/12/2030	8,44	0,08
Total	311.583.115,29	82.591.741,68

ADVANCES : Aggregate Portfolio

Instalments and prepayments	Principal	Interest	Total
During the monthly collection period	5.701.649,41	1.975.074,62	7.676.724,03
Cumulative from the first servicer report	43.228.211,43	18.025.469,79	61.253.681,22
Total amounts paid to the issuer	48.929.860,84	20.000.544,41	68.930.405,25

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)	5,2996%
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The retention rule (Min 5%) is respected?	Yes
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