

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-lug-20
Relating to the Collection Period:	01-lug-20 31-lug-20
Relating to the Interest Period:	28-lug-20 27-ago-20
Payment Date:	28-ago-20

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	243.120.993,08	642.731,10	243.763.724,18	423.054,47	244.186.778,65
Performing receivables in arrears	10.775.040,50	223.417,43	10.998.457,93	155.089,51	11.153.547,44
Delinquent receivables	2.141.892,81	150.217,45	2.292.110,26	89.414,60	2.381.524,86
Collateral portfolio: Oustading Principal Due	256.037.926,39	1.016.365,98	257.054.292,37	667.558,58	257.721.850,95
Unpaid First Instalment Receivables (> 120 days)					
Default receivables	641.789,26	29.122,29	670.911,55	21.885,93	692.797,48
Total portfolio	256.679.715,65	1.045.488,27	257.725.203,92	689.444,51	258.414.648,43

	Legion				
Performing receivables not in arrears	52.583.205,27	333.232,40	52.916.437,67	142.304,08	53.058.741,75
Performing receivables in arrears	3.856.702,03	109.097,24	3.965.799,27	47.400,49	4.013.199,76
Delinquent receivables	729.492,67	61.921,12	791.413,79	26.555,23	817.969,02
Collateral portfolio: Oustading Principal Due	57.169.399,97	504.250,76	57.673.650,73	216.259,80	57.889.910,53
Unpaid First Instalment Receivables (> 120 days)					
Default receivables	306.204,13	52.377,69	358.581,82	24.968,02	383.549,84
Total portfolio	57.475.604,10	556.628,45	58.032.232,55	241.227,82	58.273.460,37

	Total				
Performing receivables not in arrears	295.704.198,35	975.963,50	296.680.161,85	565.358,55	297.245.520,40
Performing receivables in arrears	14.631.742,53	332.514,67	14.964.257,20	202.490,00	15.166.747,20
Delinquent receivables	2.871.385,48	212.138,57	3.083.524,05	115.969,83	3.199.493,88
Collateral portfolio: Oustading Principal Due	313.207.326,36	1.520.616,74	314.727.943,10	883.818,38	315.611.761,48
Unpaid First Instalment Receivables (> 120 days)					
Default receivables	947.993,39	81.499,98	1.029.493,37	46.853,95	1.076.347,32
Total portfolio	314.155.319,75	1.602.116,72	315.757.436,47	930.672,33	316.688.108,80

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	543	8.480.835,76				
2	103	1.560.881,94				
3	71	956.740,23				
4	46	655.403,48	293.145.319	0,78%	4,00%	No
5	30	500.525,78				
6	23	288.866,34				
7	56	847.314,66				
Total	872	13.290.568,19				

DEFAULTED RECEIVABLES: Aggregate Portfolio

	Cumulative Number of Defaulted Loans	Cumulative Outstanding 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	1	10.705,06								
Loans in "Sofferenza"										
Life damage	31	459.547,44	5	98.344,02	293.145.319	0,36%	7,00%	No	3,75%	No
Job damage	35	576.852,64	10	123.633,83						
Defaulted loans	67	1.047.105,14	15	221.977,85						

	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	10.705,06
Loans in "Sofferenza"								
Life damage	3	53.842,16	26	383.332,73	1	10.194,07	1	12.178,48
Job damage	8	167.153,05			25	364.093,07	2	45.606,52
Total defaulted	11	220.995,21	26	383.332,73	26	374.287,14	4	68.490,06

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	18	274.494,40	0,13%	4,00%	No
Job damage	12	101.699,19			
Total defaulted	30	376.193,59			

	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								
Loans in "Sofferenza"								
Life damage	3	53.842,16	15	220.652,24				
Job damage	4	39.385,26			7	53.631,79	1	8.682,14
Total recoveries	7	93.227,42	15	220.652,24	7	53.631,79	1	8.682,14

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	198	3.157.403,65				
2	32	501.992,36				
3	23	306.403,26				
4	10	132.010,80	73.132.124	1,08%	4,00%	No
5	14	240.051,45				
6	11	159.460,48				
7	19	259.891,06				
Total	307	4.757.213,06				

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	31.816,13								
Loans in "Sofferenza"										
Life damage	7	109.197,65								
Job damage	26	411.193,22	2	45.803,51						
Defaulted loans	37	552.207,00	2	45.803,51	73.132.124	0,76%	7,00%	No	3,75%	No

	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	9.479,02	2	14.125,21	1	8.211,90		
Loans in "Sofferenza"								
Life damage	1	21.395,52	5	66.878,51			1	20.923,62
Job damage	5	87.330,52			20	301.085,84	1	22.776,86
Total defaulted	7	118.205,06	7	81.003,72	21	309.297,74	2	43.700,48

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	9.636,53			
Loans in "Sofferenza"					
Life damage	7	109.197,65			
Job damage	9	74.791,00			
Total defaulted	19	193.625,18	0,26%	4,00%	No

	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	9.479,02	2	157,51				
Loans in "Sofferenza"								
Life damage	1	21.395,52	5	66.878,51			1	20.923,62
Job damage	2	23.057,10			7	51.733,90		
Total recoveries	4	53.931,64	7	67.036,02	7	51.733,90	1	20.923,62

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	741	11.638.239,41				
2	135	2.062.874,30				
3	94	1.263.143,49				
4	56	787.414,28	366.277.443	0,84%	4,00%	No
5	44	740.577,23				
6	34	448.326,82				
7	75	1.107.205,72				
Total	1.179	18.047.781,25				

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	42.521,19	-	-						
Loans in "Sofferenza"										
Life damage	38	568.745,09	5	98.344,02	366.277.443	0,44%	7,00%	No	3,75%	No
Job damage	61	988.045,86	12	169.437,34						
Defaulted loans	104	1.599.312,14	17	267.781,36						

	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	9.479,02	2	14.125,21	1	8.211,90	1	10.705,06
Loans in "Sofferenza"								
Life damage	4	75.237,68	31	450.211,24	1	10.194,07	2	33.102,10
Job damage	13	254.483,57	-	-	45	665.178,91	3	68.383,38
Total defaulted	18	339.200,27	33	464.336,45	47	683.584,88	6	112.190,54

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	9.636,53			
Loans in "Sofferenza"					
Life damage	25	383.692,05	0,16%	4,00%	No
Job damage	21	176.490,19			
Total defaulted	49	569.818,77			

	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	9.479,02	2	157,51				
Loans in "Sofferenza"								
Life damage	4	75.237,68	20	287.530,75	-	-	1	20.923,62
Job damage	6	62.442,36	-	-	14	105.365,69	1	8.682,14
Total recoveries	11	147.159,06	22	287.688,26	14	105.365,69	2	29.605,76

DESCRIPTION OF AGGREGATE PORTFOLIO VIVIBANCA	Ratio	Transfer limits	Breach
--	-------	-----------------	--------

BREAKDOWN BY OUTSTANDING			
Aggregate Portfolio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
< 15.000	6.356	64.019.733,14	10.072,33
15.000 - 25.000	5.921	117.138.365,95	19.783,54
25.000 - 35.000	2.105	60.058.673,22	28.531,44
35.000 - 45.000	283	10.810.386,11	38.199,24
> 45.000	110	5.698.045,50	51.800,41

BREAKDOWN BY RESIDUAL LIFE			
Aggregate Portfolio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
< 2	43	179.935,93	4.184,56
2 - 4	615	4.641.982,69	7.547,94
4 - 6	1.557	15.626.803,70	10.036,48
6 - 8	2.701	44.989.704,80	16.656,68
8 - 10	9.859	192.286.776,80	19.503,68

BREAKDOWN BY EMPLOYER'S REGION			
Aggregate Portfolio			
Region	Number of loans	Outstanding Principal due	Average size
Northern Italy	13.495	231.262.504,49	17.136,90
Emilia Romagna	454	6.947.599,25	15.303,08
Friuli Venezia Giulia	119	1.691.831,39	14.217,07
Lazio	9.838	173.132.462,60	17.598,34
Liguria	92	1.567.022,17	17.032,85
Lombardia	1.336	21.060.699,31	15.764,00
Marche	126	2.301.093,53	18.262,65
Piemonte	647	10.461.979,58	16.169,98
Toscana	259	4.444.199,65	17.159,07
Trentino Alto Adige	61	820.595,89	13.452,39
Umbria	71	1.130.300,67	15.919,73
Valle d'Aosta	14	237.743,08	16.981,65
Veneto	478	7.466.977,37	15.621,29
Southern Italy	1.280	26.462.699,43	20.673,98
Abruzzo	285	7.182.317,37	25.201,11
Basilicata	23	490.785,65	21.338,51
Calabria	52	973.428,73	18.719,78
Campania	161	2.792.312,25	17.343,55
Molise	6	99.790,62	16.631,77
Puglia	308	6.044.489,05	19.624,96
Sardegna	157	3.137.339,64	19.983,06
Sicilia	288	5.742.236,12	19.938,32

On which:	Aggregate Private and Parapublic	414	6.606.491,50	15.957,71	3%	MAX 10%	No
-----------	----------------------------------	-----	--------------	-----------	----	---------	----

BREAKDOWN BY TYPE OF LOAN			
Aggregate Portfolio			
Category	Number of loans	Outstanding Principal due	Average size
CQS	6.204	113.501.171,49	18.294,84
CQP	7.501	122.692.170,59	16.356,78
DEL	1.070	21.531.861,84	20.123,24

48%	MAX 45%	Yes
8%	MAX 15%	No

BREAKDOWN OF DELINQUENT LOAN			
Aggregate Portfolio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Perfoming	14.583	254.762.182,11	17.469,81
4	46	655.403,48	14.247,90
5	30	500.525,78	16.684,19
6	23	288.866,34	12.559,41
7	56	847.314,66	15.130,62

BREAKDOWN BY INSURANCE COMPANY (Life insurance)			
Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance Life S.p.A.	2.064	36.763.659,42	17.811,85
AXA France Vie S.a.	788	12.691.443,68	16.105,89
Metlife Europe Limited	12	161.991,45	13.499,29
Metlife Europe Limited Flat	13	192.135,00	14.779,62
HDI Assicurazioni S.p.A. Vita	800	18.468.860,69	23.086,08
Credit Life A.G.	996	15.336.605,30	15.398,20
Cardif Assurance Vie S.A.	881	16.055.179,38	18.223,81
Metlife (GAI)	3.133	58.196.824,66	18.575,43
Afi Esca S.A.	592	9.804.412,86	16.561,51
Aviva Life S.p.A.	5.496	90.054.091,48	16.385,39

14%	MAX 15%	No
5%	MIN 5%	Yes
0%		
7%		
6%	MAX 15%	No
23%		
4%	MAX 5%	No
35%		

On which:	Aggregate Credit Life & Afi Esca & Net	3.652	61.904.677,58	16.950,90	24%	MAX 35%	No
-----------	--	-------	---------------	-----------	-----	---------	----

BREAKDOWN BY INSURANCE COMPANY (Credit insurance)			
Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance S.p.A.	1.895	33.659.385,50	17.762,21
HDI Assicurazioni S.p.A. Impiegato	800	18.468.860,69	23.086,08
AXA France Iard S.a.	565	8.652.783,10	15.314,66
Cardif	881	16.055.179,38	18.223,81
Great American International Insurance Ltd.	3.133	58.196.824,66	18.575,43
N/a - Pensioner	7.501	122.692.170,59	16.356,78

13%	MAX 15%	No
7%		
3%	MIN 5%	Yes
6%		
23%		
48%		

BREAKDOWN BY TYPE OF EMPLOYER			
Aggregate Portfolio			
Administration	Number of loans	Outstanding Principal due	Average size
Public	3.336	74.192.886,18	22.240,07
Private	3.438	50.564.225,96	14.707,45
Pensioners	7.501	122.692.170,59	16.356,78
Parapublic	500	10.275.921,19	20.551,84

20%	MAX 20%	No
48%	MAX 45%	Yes
4%	MAX 10%	No

On which:	Aggregate Private and Parapublic	3.938	60.840.147,15	15.449,50	24%	MAX 30%	No
-----------	----------------------------------	-------	---------------	-----------	-----	---------	----

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	77	1.450.876,86	18.842,56
From the second to the tenth	168	3.602.940,17	21.446,07
From the eleventh to the fiftieth	363	6.352.852,19	17.500,97

0,56%	MAX 1,50%	No
2%	MAX 5%	No
4%	MAX 13%	No

DESCRIPTION OF AGGREGATE PORTFOLIO LEGION

BREAKDOWN BY OUTSTANDING		
Aggregate Portfolio		
Range (Euro)	Number of loans	Outstanding Principal due
< 15.000	1.429	14.490.016,77
15.000 - 25.000	1.674	32.642.800,32
25.000 - 35.000	342	9.549.185,07
35.000 - 45.000	24	932.029,95
> 45.000	8	418.200,44

BREAKDOWN BY RESIDUAL LIFE		
Aggregate Portfolio		
Range (Years)	Number of loans	Outstanding Principal due
< 2	45	191.051,24
2 - 4	163	1.398.683,31
4 - 6	463	6.425.219,51
6 - 8	2.384	41.923.707,43
8 - 10	422	8.093.571,06

BREAKDOWN BY EMPLOYER'S REGION		
Aggregate Portfolio		
Region	Number of loans	Outstanding Principal due
Northern Italy	3.027	49.562.291,45
Emilia Romagna	61	834.033,78
Friuli Venezia Giulia	9	161.631,03
Lazio	2.394	39.694.448,32
Liguria	26	453.470,87
Lombardia	309	4.629.765,45
Marche	66	1.236.824,72
Piemonte	84	1.308.907,60
Toscana	10	163.866,48
Trentino Alto Adige	12	275.365,78
Umbria	8	113.463,93
Valle d'Aosta	-	-
Veneto	48	690.513,49
Southern Italy	450	8.469.941,10
Abruzzo	77	1.780.181,11
Basilicata	2	47.344,10
Calabria	62	1.228.766,32
Campania	69	1.151.539,47
Molise	1	953,04
Puglia	43	714.380,11
Sardegna	62	1.129.145,02
Sicilia	134	2.417.631,93

On which:	Aggregate Private and Parapublic	138	2.067.534,38
-----------	----------------------------------	-----	--------------

BREAKDOWN BY TYPE OF LOAN		
Aggregate Portfolio		
Category	Number of loans	Outstanding Principal due
CQS	1.608	29.119.048,95
CQP	1.477	21.978.676,98
DEL	392	6.934.506,62

BREAKDOWN OF DELINQUENT LOAN		
Aggregate Portfolio		
Delinquent instalments	Number of loans	Outstanding Principal due
Perfoming	3.405	56.882.236,94
4	10	132.010,80
5	14	240.051,45
6	11	159.460,48
7	19	259.891,06

BREAKDOWN BY INSURANCE COMPANY (Life insurance)		
Aggregate Portfolio		
Insurance company	Number of loans	Outstanding Principal due
Net Insurance Life S.p.A.	421	6.923.059,63
AXA France Vie S.a.	1.347	22.204.694,51
Metlife Europe Limited Flat	395	5.560.021,70
HDI Assicurazioni S.p.A. Vita	613	11.806.377,77
Credit Life A.G.	533	8.611.977,55
Cardif Assurance Vie S.A.	126	2.305.843,73
Afi Esca S.A.	42	620.257,66

On which:	Aggregate Credit Life & Afi Esca & Net	996	16.155.294,84
-----------	--	-----	---------------

BREAKDOWN BY INSURANCE COMPANY (Credit insurance)		
Aggregate Portfolio		
Insurance company	Number of loans	Outstanding Principal due
Net Insurance S.p.A.	407	6.750.318,27
HDI Assicurazioni S.p.A. Impiegato	612	11.784.819,75
AXA France Iard S.a.	865	15.320.099,18
Cardif	126	2.305.843,73
N/a - Pensioner	1.495	22.537.768,71

BREAKDOWN BY TYPE OF EMPLOYER		
Aggregate Portfolio		
Administration	Number of loans	Outstanding Principal due
Public	1.224	24.165.119,43
Private	509	7.085.328,16
Pensioners	1.477	21.978.676,98
Parapublic	267	4.803.107,98

On which:	Aggregate Private and Parapublic	776	11.888.436,14
-----------	----------------------------------	-----	---------------

THE FIRST FIFTY EMPLOYERS BY OUTSTANDING PRINCIPAL DUE (Total without Public and Pensioners)		
Aggregate Portfolio		
Employers number	Number of loans	Outstanding Principal due
The first	60	1.176.397,55
From the second to the tenth	112	1.868.590,82
From the eleventh to the fiftieth	129	2.191.064,76

DESCRIPTION OF AGGREGATE PORTFOLIO TOTAL

BREAKDOWN BY OUTSTANDING

Aggregate Portfolio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
< 15.000	7.785	78.509.750	10.084,75
15.000 - 25.000	7.595	149.781.166	19.721,02
25.000 - 35.000	2.447	69.607.858	28.446,20
35.000 - 45.000	307	11.742.416	38.248,91
> 45.000	118	6.116.246	51.832,59

Average size
10.139,97
19.499,88
27.921,59
38.834,58
52.275,06

BREAKDOWN BY RESIDUAL LIFE

Aggregate Portfolio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
< 2	88	370.987	4.215,76
2 - 4	778	6.040.666	7.764,35
4 - 6	2.020	22.052.023	10.916,84
6 - 8	5.085	86.913.412	17.092,12
8 - 10	10.281	200.380.348	19.490,36

Average size
4.245,58
8.580,88
13.877,36
17.585,45
19.179,08

BREAKDOWN BY EMPLOYER'S REGION

Aggregate Portfolio			
Region	Number of loans	Outstanding Principal due	Average size
Northern Italy	16.522	280.824.795,94	16.997,02
Emilia Romagna	515	7.781.633	15.109,97
Friuli Venezia Giulia	128	1.853.462	14.480,18
Lazio	12.232	212.826.911	17.399,19
Liguria	118	2.020.493	17.122,82
Lombardia	1.645	25.690.465	15.617,30
Marche	192	3.537.918	18.426,66
Piemonte	731	11.770.887	16.102,44
Toscana	269	4.608.066	17.130,36
Trentino Alto Adige	73	1.095.962	15.013,17
Umbria	79	1.243.765	15.743,86
Valle d'Aosta	14	237.743	16.981,65
Veneto	526	8.157.491	15.508,54
Southern Italy	1.730	34.932.640,53	20.192,28
Abruzzo	362	8.962.498	24.758,28
Basilicata	25	538.130	21.525,19
Calabria	114	2.202.195	19.317,50
Campania	230	3.943.852	17.147,18
Molise	7	100.744	14.391,95
Puglia	351	6.758.869	19.256,04
Sardegna	219	4.266.485	19.481,67
Sicilia	422	8.159.868	19.336,18

Average size
16.373,40
13.672,68
17.959,00
16.580,81
17.441,19
14.983,06
18.739,77
15.582,23
16.386,65
22.947,15
-
-
14.385,70
18.822,09
23.119,24
23.672,05
19.818,81
16.688,98
953,04
16.613,49
18.212,02
18.042,03

On which:

Aggregate Private and Parapublic	552	8.674.025,88	15.713,82	3%	MAX 10%	No
----------------------------------	-----	--------------	-----------	----	---------	----

14.982,13

BREAKDOWN BY TYPE OF LOAN

Aggregate Portfolio			
Category	Number of loans	Outstanding Principal due	Average size
CQS	7.812	142.620.220	18.256,56
CQP	8.978	144.670.848	16.113,93
DEL	1.462	28.466.368	19.470,84

46%	MAX 45%	Yes
9%	MAX 15%	No

Average size
18.108,86
14.880,62
17.690,07

BREAKDOWN OF DELINQUENT LOAN

Aggregate Portfolio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Performing	17.988	311.644.419	17.325,13
4	56	787.414	14.060,97
5	44	740.577	16.831,30
6	34	448.327	13.186,08
7	75	1.107.206	14.762,74

Average size
16.705,50
13.201,08
17.146,53
14.496,41
13.678,48

BREAKDOWN BY INSURANCE COMPANY (Life insurance)

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance Life S.p.A.	2.485	43.686.719	17.580,17
AXA France Vie S.a.	2.135	34.896.138	16.344,80
Metlife Europe Limited	12	161.991	13.499,29
Metlife Europe Limited Flat	408	5.752.157	14.098,42
HDI Assicurazioni S.p.A. Vita	1.413	30.275.238	21.426,21
Credit Life A.G.	1.529	23.948.583	15.662,91
Cardif Assurance Vie S.A.	1.007	18.361.023	18.233,39
Metlife (GAI)	3.133	58.196.825	18.575,43
Afi Esca S.A.	634	10.424.671	16.442,70
Aviva Life S.p.A.	5.496	90.054.091	16.385,39

14%	MAX 15%	No
11%	MIN 5%	No
8%	MAX 15%	No
3%	MAX 5%	No

Average size
16.444,32
16.484,55
14.076,00
19.260,00
16.157,56
18.300,35
14.768,04

On which:

Aggregate Credit Life & Afi Esca & Net	4.648	78.059.972,42	16.794,31	25%	MAX 35%	No
--	-------	---------------	-----------	-----	---------	----

16.220,18

BREAKDOWN BY INSURANCE COMPANY (Credit insurance)

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance S.p.A.	2.302	40.409.704	17.554,17
HDI Assicurazioni S.p.A. Impiego	1.412	30.253.680	21.426,12
AXA France Iard S.a.	1.430	23.972.882	16.764,25
Cardif	1.007	18.361.023	18.233,39
Great American International Insurance Ltd.	3.133	58.196.825	18.575,43
N/a - Pensioner	8.996	145.229.939	16.143,83

13%	MAX 15%	No
8%	MIN 5%	No

Average size
16.585,55
19.256,24
17.711,10
18.300,35
15.075,43

BREAKDOWN BY TYPE OF EMPLOYER

Aggregate Portfolio			
Administration	Number of loans	Outstanding Principal due	Average size
Public	4.560	98.358.006	21.569,74
Private	3.947	57.649.554	14.605,92
Pensioners	8.978	144.670.848	16.113,93
Parapublic	767	15.079.029	19.659,75

18%	MAX 20%	No
46%	MAX 45%	Yes
5%	MAX 10%	No

Average size
19.742,74
13.920,09
14.880,62
17.989,17

On which:

Aggregate Private and Parapublic	4.714	72.728.583,29	15.428,21	23%	MAX 30%	No
----------------------------------	-------	---------------	-----------	-----	---------	----

15.320,15

(Total)

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	137	2.627.274	19.177,19
From the second to the tenth	280	5.471.531	19.541,18
From the eleventh to the fiftieth	492	8.543.917	17.365,68

0,8%	MAX 1,50%	No
1,7%	MAX 5%	No
2,7%	MAX 13%	No

Average size
19.606,63
16.683,85
16.985,00

COLLECTIONS

Collections during the monthly collection period	Principal	Interest	Total
ViViBanca			
Instalments	2.363.147,05	1.855.282,25	4.218.429,30
Prepayments	796.092,02	77.383,53	873.475,55
Recoveries	11.149,28	1.083,80	12.233,08
Default interest/penalties			
Payments under the transfer and servicing agreement			
Payments under the warranty and indemnity agreement			
Total proceeds	3.170.388,35	1.933.749,58	5.104.137,93
Receivables purchased by the originator	226.964,88	3.592,30	230.557,18
Total amounts paid to the issuer	3.397.353,23	1.937.341,88	5.334.695,11
Legion			
Instalments	591.689,25	340.579,13	932.268,38
Prepayments	1.232.723,75	58.789,88	1.291.513,63
Recoveries			
Default interest/penalties			
Payments under the transfer and servicing agreement			
Payments under the warranty and indemnity agreement			
Total proceeds	1.824.413,00	399.369,01	2.223.782,01
Receivables purchased by the originator			-
Total amounts paid to the issuer	1.824.413,00	399.369,01	2.223.782,01
Total			
Instalments	2.954.836,30	2.195.861,38	5.150.697,68
Prepayments	2.028.815,77	136.173,41	2.164.989,18
Recoveries	11.149,28	1.083,80	12.233,08
Default interest/penalties			
Payments under the transfer and servicing agreement			
Payments under the warranty and indemnity agreement			
Total proceeds	4.994.801,35	2.333.118,59	7.327.919,94
Receivables purchased by the originator	226.964,88	3.592,30	230.557,18
Total amounts paid to the issuer	5.221.766,23	2.336.710,89	7.558.477,12

SERVICING FEES AND EXPENSES

ViViBanca	Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,45%	22.913,57
Servicing fees on Default Receivables	1,22%	149,24
Servicing fee for monitory activities	30.500,00	2.541,67
Total servicing fees		25.604,48

MCELocam (Legion)	Servicing fees (VAT included)	Servicing fees
Servicing fee for subservicing activities (per loans)	0,89	
Number of loans	3.477	
Total servicing fees (Floor 1.200)		3.096,62

OTHER INFORMATION

Receivables not all TAN	49.347.875,64
Receivables not all TAN ratio	15,63%

Accruals on the transferred portfolio that must be paid to the Originator	-
--	----------

Future rediscount of the Additional paid by Class C	44.637.190,64
Quarterly competences of the Additional paid by Class C	-

Future rediscount of the Additional not paid (DPP)	19.708.727,07
Montly competences of the Additional that must be paid (DPP)	474.473,01

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

Date	Principal instalment	Interest instalment
31/08/2020	2.647.350,76	1.684.774,48
30/09/2020	2.664.216,22	1.673.003,56
31/10/2020	2.678.366,99	1.659.355,04
30/11/2020	2.692.287,66	1.645.323,86
31/12/2020	2.705.946,12	1.631.058,43
31/01/2021	2.720.181,03	1.616.917,19
28/02/2021	2.734.133,41	1.602.488,25
31/03/2021	2.748.971,33	1.588.125,80
30/04/2021	2.763.137,69	1.573.754,92
31/05/2021	2.777.629,52	1.559.074,42
30/06/2021	2.789.952,86	1.544.304,87
31/07/2021	2.804.043,08	1.529.468,15
31/08/2021	2.819.144,69	1.514.607,06
30/09/2021	2.833.644,88	1.499.599,30
31/10/2021	2.848.562,14	1.484.506,48
30/11/2021	2.862.408,80	1.469.322,35
31/12/2021	2.876.825,21	1.454.057,22
31/01/2022	2.890.906,25	1.438.728,40
28/02/2022	2.905.198,97	1.423.375,32
31/03/2022	2.918.888,23	1.407.854,01
30/04/2022	2.933.885,77	1.392.343,70
31/05/2022	2.949.031,59	1.376.654,42
30/06/2022	2.960.469,85	1.360.868,61
31/07/2022	2.975.302,91	1.345.018,94
31/08/2022	2.990.000,47	1.329.078,85
30/09/2022	3.003.369,92	1.313.050,94
31/10/2022	3.017.336,51	1.296.941,79
30/11/2022	3.030.719,23	1.280.772,48
31/12/2022	3.043.695,32	1.264.538,30
31/01/2023	3.056.395,98	1.248.191,32
28/02/2023	3.069.788,18	1.231.718,75
31/03/2023	3.084.391,97	1.215.220,16
30/04/2023	3.099.059,32	1.198.637,41
31/05/2023	3.111.499,86	1.181.969,79
30/06/2023	3.121.057,72	1.165.216,00
31/07/2023	3.131.853,49	1.148.397,56
31/08/2023	3.139.786,84	1.131.511,19
30/09/2023	3.149.634,90	1.114.585,08
31/10/2023	3.162.339,41	1.097.612,16
30/11/2023	3.171.647,94	1.080.559,74
31/12/2023	3.179.487,25	1.063.454,64
31/01/2024	3.186.738,52	1.046.299,04
29/02/2024	3.198.170,24	1.029.170,70
31/03/2024	3.205.825,43	1.011.870,55
30/04/2024	3.214.332,23	994.655,75
31/05/2024	3.219.584,93	977.242,92
30/06/2024	3.220.318,04	959.979,49
31/07/2024	3.221.486,16	942.605,90
31/08/2024	3.223.722,98	925.238,07
30/09/2024	3.222.920,93	907.936,37
31/10/2024	3.226.095,94	890.515,92
30/11/2024	3.224.779,29	873.147,77
31/12/2024	3.223.817,24	855.849,55
31/01/2025	3.222.567,01	838.516,58
28/02/2025	3.224.388,58	821.215,94
31/03/2025	3.224.597,04	803.907,83
30/04/2025	3.231.944,89	786.628,90
31/05/2025	3.237.261,67	769.274,71
30/06/2025	3.237.275,76	751.911,67
31/07/2025	3.239.641,86	734.569,22
31/08/2025	3.240.176,09	717.195,49
30/09/2025	3.244.923,49	699.915,94
31/10/2025	3.248.754,10	682.568,60
30/11/2025	3.247.661,09	665.205,09
31/12/2025	3.243.450,37	648.102,57
31/01/2026	3.239.521,03	630.728,22
28/02/2026	3.242.299,92	613.372,78
31/03/2026	3.239.506,99	596.149,72
30/04/2026	3.241.087,13	578.840,50
31/05/2026	3.236.779,20	561.723,57
30/06/2026	3.222.752,36	544.214,66
31/07/2026	3.211.442,93	527.120,79
31/08/2026	3.191.676,37	510.076,95
30/09/2026	3.180.095,83	493.160,11
31/10/2026	3.165.477,76	476.283,98
30/11/2026	3.140.069,35	459.504,08
31/12/2026	3.115.859,22	442.375,01
31/01/2027	3.091.048,55	425.692,02
28/02/2027	3.070.290,94	409.096,97
31/03/2027	3.050.316,56	392.622,64
30/04/2027	3.036.464,31	376.218,88
31/05/2027	3.020.069,41	359.873,32
30/06/2027	2.992.166,20	343.546,59

31/07/2027	2.963.048,98	327.929,95
31/08/2027	2.931.881,51	311.972,66
30/09/2027	2.905.748,43	296.018,40
31/10/2027	2.885.713,89	280.130,38
30/11/2027	2.862.114,03	264.837,62
31/12/2027	2.828.118,38	249.661,21
31/01/2028	2.800.949,75	234.572,21
29/02/2028	2.771.890,96	219.140,00
31/03/2028	2.748.430,57	203.939,86
30/04/2028	2.716.934,24	189.220,04
31/05/2028	2.651.352,90	175.226,93
30/06/2028	2.524.679,06	161.154,79
31/07/2028	2.449.004,27	147.495,65
31/08/2028	2.330.970,17	133.842,85
30/09/2028	2.233.555,57	120.678,22
31/10/2028	2.137.118,29	108.410,59
30/11/2028	1.992.701,34	97.005,64
31/12/2028	1.862.520,18	89.054,91
31/01/2029	1.731.333,71	78.312,10
28/02/2029	1.633.349,49	66.004,41
31/03/2029	1.534.560,81	56.915,96
30/04/2029	1.407.136,44	48.577,92
31/05/2029	1.275.342,04	40.509,54
30/06/2029	1.134.001,57	33.228,69
31/07/2029	1.012.730,42	26.996,47
31/08/2029	870.253,85	21.330,35
30/09/2029	757.033,19	16.129,37
31/10/2029	641.383,95	11.677,61
30/11/2029	507.013,35	7.981,21
31/12/2029	387.237,89	5.225,64
31/01/2030	265.333,19	3.001,13
28/02/2030	165.835,05	1.742,71
31/03/2030	51.323,55	603,49
30/04/2030	1.853,74	30,36
31/05/2030	193,90	10,45
30/06/2030	194,59	9,76
31/07/2030	195,28	9,07
31/08/2030	195,96	8,39
30/09/2030	196,66	7,69
31/10/2030	197,36	6,99
30/11/2030	198,06	6,30
31/12/2030	198,75	5,60
31/01/2031	199,46	4,89
28/02/2031	200,17	4,19
31/03/2031	200,88	3,48
30/04/2031	201,59	2,78
31/05/2031	202,30	2,06
30/06/2031	203,02	1,34
31/07/2031	178,80	0,63
Total	314.155.319,75	89.938.808,80

ADVANCES : Aggregate Portfolio

Instalments and prepayments	Principal	Interest	Total
During the monthly collection period	4.983.652,07	2.332.034,79	7.315.686,86
Cumulative from the first servicer report	89.921.922,95	38.328.264,30	128.250.187,25
Total amounts paid to the issuer	94.905.575,02	40.660.299,09	135.565.874,11

Is the Aggregate Portfolio in line with schedule (pursuant to Transfer Agreement)?	Yes
--	-----

STATEMENT

Confirmation of net economic interest held by Originator (ViViBanca)	8,3895%
--	---------

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

Seller Financial Ratios: Quarterly (applicable from March 2019)	Data	Limits	Breach
Total Capital Ratio of the Seller	16,4%	MIN 10,5%	No
Corporate capital of the Seller	33.812.962,00	MIN 20.000.000,00	No
Average monthly drawn amount (finanziato) relating to the Receivables transferred to the Issuer in the 3 (three) calendar months preceding the relevant Offer Date (O.D.)	6.560.288,02	MIN 10.000.000,00 for 4 consecutive O.D.	No
Ratio between (a) and (b)	2,41	MIN 2	No
(a) the Net Operating Income (equal to "Margine di Intermediazione" + "Margine di Interesse" – "Costi Operativi")	9.944.408,00		
(b) the costs of the financial indebtedness ("Oneri Finanziari")	4.123.775,00		