

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="31-lug-21"/>
Relating to the Collection Period:	<input type="text" value="01-lug-21"/> <input type="text" value="31-lug-21"/>
Relating to the Interest Period:	<input type="text" value="28-lug-21"/> <input type="text" value="27-ago-21"/>
Payment Date:	<input type="text" value="30-ago-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	48.937.135,02	354.178,68	49.291.313,70	88.038,47	49.379.352,17
Performing receivables in arrears	2.011.270,08	54.179,18	2.065.449,26	13.747,14	2.079.196,40
Delinquent receivables	133.632,15	12.914,34	146.546,49	3.218,66	149.765,15
Collateral portfolio: Oustading Principal Due	51.082.037,25	421.272,20	51.503.309,45	105.004,27	51.608.313,72
Default receivables	140.949,55	610,43	141.559,98	68,82	141.628,80
Total portfolio	51.222.986,80	421.882,63	51.644.869,43	105.073,09	51.749.942,52

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	39	618.551,56
2	90	1.321.932,95
3	12	124.964,75
4	5	69.252,33
5	5	52.759,57
6	1	15.302,45
7	1	9.232,14
Total	153	2.211.995,75

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	12	210.317,91		
Loans in "Sofferenza"				
Life damage	127	2.169.932,75	2	11.252,60
Job damage	193	3.395.250,25	1	13.837,90
Defaulted loans	332	5.775.500,91	3	25.090,50

	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	2	21.270,01	5	99.747,34	1	27.759,73
Loans in "Sofferenza"								
Life damage	11	229.009,40	113	1.874.462,20	1	12.575,51	2	53.885,64
Job damage	62	1.253.519,07			111	1.760.815,70	20	380.915,48
Total defaulted	77	1.544.069,30	115	1.895.732,21	117	1.873.138,55	23	462.560,85

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	191.849,12	0,07%	6,00%	No
Loans in "Sofferenza"					
Life damage	122	2.100.602,61			
Job damage	192	3.341.489,20			
Total defaulted	326	5.633.940,93			

	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	43.072,04	2	21.270,01	5	99.747,34	1	27.759,73

Loans in "Sofferenza"								
Life damage	11	229.009,40	108	1.805.132,06	1	12.575,51	2	53.885,64
Job damage	62	1.220.302,19			110	1.740.271,53	20	380.915,48
Total recoveries	77	1.492.383,63	110	1.826.402,07	116	1.852.594,38	23	462.560,85

COLLECTIONS

Collections during the monthly collection period	Aggregate Portfolio		Total
	Principal	Interest	
Instalments	724.084,88	179.264,49	903.349,37
Prepayments	3.558.882,28	149.046,57	3.707.928,85
Recoveries	20.476,14	147,45	20.623,59
Default interest/penalties			-
Payments under the transfer and servicing agreement			-
Payments under the warranty and indemnity agreement			-
Total proceeds	4.303.443,30	328.458,51	4.631.901,81
Receivables purchased by the originator	50.900,70	731,42	51.632,12
Total amounts paid to the issuer	4.354.344,00	329.189,93	4.683.533,93

SERVICING FEES

	% Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,45%	€ 20.750,75
Servicing fees on Default Receivables	1,22%	€ 251,61
Servicing fee for monitory activities	30.500,00	€ 2.541,67
Total servicing fees		€ 23.544,03

**COLLATERAL PORTFOLIO SCHEDULED AMORTISATION
PLAN**

Aggregate Portfolio		
Date	Principal instalment	Interest instalment
31/08/2021	722.652,48	155.854,80
30/09/2021	722.706,74	153.733,17
31/10/2021	726.351,93	151.756,58
30/11/2021	729.140,56	149.657,29
31/12/2021	731.451,80	147.505,43
31/01/2022	733.270,16	145.288,29
28/02/2022	734.913,73	142.978,06
31/03/2022	737.105,55	140.721,86
30/04/2022	738.365,92	138.469,97
31/05/2022	739.912,51	136.255,01
30/06/2022	740.530,98	133.978,30
31/07/2022	741.807,10	131.705,56
31/08/2022	742.297,27	129.367,79
30/09/2022	744.676,18	127.115,36
31/10/2022	746.030,76	124.831,20
30/11/2022	746.116,71	122.537,63
31/12/2022	748.351,76	120.246,73
31/01/2023	750.362,89	117.951,03
28/02/2023	751.071,49	115.647,32
31/03/2023	751.837,54	113.320,81
30/04/2023	753.068,42	111.011,96
31/05/2023	754.671,20	108.732,09
30/06/2023	755.274,81	106.417,37
31/07/2023	755.270,16	104.098,29
31/08/2023	755.811,93	101.779,10
30/09/2023	756.964,58	99.458,98
31/10/2023	758.423,21	97.137,47
30/11/2023	758.916,90	94.808,64
31/12/2023	759.575,15	92.502,64
31/01/2024	761.801,21	90.171,91
29/02/2024	763.794,11	87.786,05
31/03/2024	764.213,68	85.506,68
30/04/2024	764.025,97	83.099,22
31/05/2024	763.979,86	80.753,09
30/06/2024	764.853,65	78.415,20
31/07/2024	763.290,59	76.119,36
31/08/2024	762.485,65	73.787,93
30/09/2024	762.248,85	71.448,69
31/10/2024	762.298,51	69.108,61
30/11/2024	763.073,35	66.759,66
31/12/2024	764.048,77	64.456,56
31/01/2025	765.817,87	62.064,86
28/02/2025	766.714,11	59.680,65
31/03/2025	765.392,50	57.327,21
30/04/2025	765.411,97	54.981,19
31/05/2025	765.331,41	52.632,38
30/06/2025	765.112,42	50.347,48
31/07/2025	762.348,05	48.037,17
31/08/2025	761.803,00	45.659,94
30/09/2025	761.424,96	43.324,21
31/10/2025	760.026,35	40.991,42
30/11/2025	761.039,02	38.664,11
31/12/2025	761.672,36	36.277,31
31/01/2026	759.326,70	33.973,41
28/02/2026	746.543,61	31.688,27
31/03/2026	736.798,68	29.434,73
30/04/2026	714.838,61	27.466,65
31/05/2026	684.571,64	25.467,04
30/06/2026	665.394,52	23.444,09
31/07/2026	640.868,31	21.606,80
31/08/2026	621.812,06	19.851,33
30/09/2026	609.679,72	18.639,26
31/10/2026	591.743,44	16.283,32
30/11/2026	572.970,89	14.245,30
31/12/2026	548.067,51	13.299,77
31/01/2027	529.438,41	11.544,38
28/02/2027	503.647,68	9.406,23
31/03/2027	476.885,07	7.890,82
30/04/2027	438.127,14	6.566,54
31/05/2027	404.086,20	5.158,45
30/06/2027	364.266,47	4.477,58
31/07/2027	290.851,33	3.549,82
31/08/2027	204.308,62	2.643,61
30/09/2027	124.210,82	2.202,86
31/10/2027	54.924,69	2.379,30
30/11/2027	9.200,03	2.365,68
31/12/2027	3.554,03	930,57
31/01/2028	2.801,91	760,54
29/02/2028	1.303,53	198,99
31/03/2028	1.065,39	132,29
30/04/2028	901,04	90,94
31/05/2028	525,86	40,89

30/06/2028	527,81	39,26
31/07/2028	529,77	37,61
31/08/2028	368,11	35,98
30/09/2028	318,54	34,81
31/10/2028	319,75	33,79
30/11/2028	320,97	32,77
31/12/2028	223,78	31,73
31/01/2029	112,44	31,00
29/02/2029	112,92	30,59
31/03/2029	113,41	30,18
30/04/2029	113,91	29,76
31/05/2029	114,39	29,35
30/06/2029	114,88	28,94
31/07/2029	115,39	28,51
31/08/2029	115,89	28,10
30/09/2029	116,39	27,68
31/10/2029	116,90	27,25
30/11/2029	117,41	26,82
31/12/2029	117,92	26,40
31/01/2030	118,43	25,97
29/02/2030	118,94	25,54
31/03/2030	119,45	25,11
30/04/2030	119,97	24,67
31/05/2030	120,49	24,24
30/06/2030	121,01	23,80
31/07/2030	121,54	23,36
31/08/2030	122,06	22,92
30/09/2030	122,59	22,48
31/10/2030	123,12	22,03
30/11/2030	123,66	21,58
31/12/2030	124,19	21,14
31/01/2031	124,72	20,68
29/02/2031	125,27	20,22
31/03/2031	125,81	19,77
30/04/2031	126,35	19,32
31/05/2031	126,91	18,85
30/06/2031	127,45	18,40
31/07/2031	128,00	17,93
31/08/2031	128,56	17,46
30/09/2031	129,12	16,99
31/10/2031	129,68	16,53
30/11/2031	130,23	16,06
31/12/2031	130,80	15,58
31/01/2032	131,37	15,11
29/02/2032	131,94	14,63
31/03/2032	132,51	14,15
30/04/2032	133,08	13,67
31/05/2032	133,67	13,18
30/06/2032	134,24	12,69
31/07/2032	134,83	12,20
31/08/2032	135,40	11,72
30/09/2032	84,14	11,23
31/10/2032	53,15	10,92
30/11/2032	53,39	10,73
31/12/2032	53,61	10,54
31/01/2033	53,85	10,34
28/02/2033	54,08	10,15
31/03/2033	54,31	9,95
30/04/2033	54,55	9,75
31/05/2033	54,79	9,55
30/06/2033	55,02	9,35
31/07/2033	55,26	9,16
31/08/2033	55,50	8,95
30/09/2033	55,74	8,75
31/10/2033	55,99	8,54
30/11/2033	56,22	8,35
31/12/2033	56,47	8,14
31/01/2034	56,71	7,93
28/02/2034	56,96	7,73
31/03/2034	57,21	7,52
30/04/2034	57,45	7,31
31/05/2034	57,71	7,10
30/06/2034	57,95	6,89
31/07/2034	58,21	6,68
31/08/2034	58,46	6,47
30/09/2034	58,71	6,26
31/10/2034	58,96	6,05
30/11/2034	59,22	5,83
31/12/2034	59,47	5,62
31/01/2035	59,74	5,39
28/02/2035	59,99	5,18
31/03/2035	60,26	4,96
30/04/2035	60,51	4,74
31/05/2035	60,78	4,52
30/06/2035	61,04	4,30
31/07/2035	61,31	4,08
31/08/2035	61,57	3,86

30/09/2035	61,84	3,63
31/10/2035	62,10	3,41
30/11/2035	62,38	3,18
31/12/2035	62,65	2,95
31/01/2036	62,91	2,73
28/02/2036	63,19	2,50
31/03/2036	63,46	2,27
30/04/2036	63,74	2,04
31/05/2036	64,01	1,81
30/06/2036	64,29	1,57
31/07/2036	64,57	1,34
31/08/2036	64,85	1,10
30/09/2036	65,13	0,87
31/10/2036	65,41	0,63
30/11/2036	65,69	0,40
31/12/2036	43,75	0,16
Total	51.222.986,80	5.469.511,02

DESCRIPTION OF AGGREGATE PORTFOLIO
BREAKDOWN BY OUTSTANDING

Aggregate Portfolio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
< 15.000	2.184	21.591.068,37	9.886,02
15.000 - 25.000	1.458	26.889.356,35	18.442,63
25.000 - 35.000	87	2.414.550,28	27.753,45
35.000 - 45.000	14	557.531,24	39.823,66
> 45.000	4	192.363,19	48.090,80

BREAKDOWN BY RESIDUAL LIFE

Aggregate Portfolio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
< 2	150	501.995,05	3.346,63
2 - 4	261	2.240.729,13	8.585,17
4 - 6	2.361	33.046.293,68	13.996,74
6 - 8	934	15.267.841,10	16.346,72
8 - 10	41	588.010,47	14.341,72

BREAKDOWN BY EMPLOYER'S REGION

Aggregate Portfolio			
Region	Number of loans	Outstanding Principal due	Average size
Northern Italy	2.203	29.790.872,69	13.522,87
Abruzzo	273	3.197.551,62	11.712,64
Emilia Romagna	135	1.965.519,10	14.559,40
Friuli Venezia Giulia	14	204.778,23	14.627,02
Lazio	499	7.540.527,68	15.111,28
Liguria	27	347.977,57	12.888,06
Lombardia	534	7.061.885,82	13.224,51
Marche	81	1.134.672,63	14.008,30
Piemonte	434	5.585.115,26	12.868,93
Toscana	77	1.050.576,52	13.643,85
Trentino Alto Adige	10	111.326,27	11.132,63
Umbria	33	453.396,50	13.739,29
Valle d'Aosta	16	214.032,92	13.377,06
Veneto	70	923.512,57	13.193,04
Southern Italy	1.544	21.853.996,74	14.154,14
Basilicata	13	230.239,68	17.710,74
Calabria	102	1.634.985,19	16.029,27
Campania	318	4.745.032,92	14.921,49
Molise	13	186.008,15	14.308,32
Puglia	352	4.585.447,82	13.026,84
Sardegna	55	787.841,50	14.324,39
Sicilia	691	9.684.441,48	14.015,11

BREAKDOWN BY TYPE OF LOAN

Aggregate Portfolio			
Category	Number of loans	Outstanding Principal due	Average size
CQS	1.593	24.540.421,08	15.405,16
CQP	1.638	20.041.412,18	12.235,29
DEL	516	7.063.036,17	13.688,05

BREAKDOWN OF DELINQUENT LOAN

Aggregate Portfolio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Performing	3.723	51.356.762,96	13.794,46
4	5	69.252,33	13.850,47
5	5	52.759,57	10.551,91
6	1	15.302,45	15.302,45
7	1	9.232,14	9.232,14

BREAKDOWN BY INSURANCE COMPANY (Life insurance)

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance Life S.p.A.	436	6.289.687,14	14.425,89
AXA France Vie S.a.	521	7.282.737,03	13.978,38
Metlife Europe Limited	8	71.117,63	8.889,70
Metlife Europe Limited Flat	2	60.967,90	30.483,95
HDI Assicurazioni S.p.A. Vita	304	4.818.927,23	15.851,73
Eurovita S.p.A.	136	1.327.151,97	9.758,47
Credit Life A.G.	1.146	14.352.762,62	12.524,23
Metlife (GAI)	959	14.583.331,56	15.206,81
Afi Esca S.A.	211	2.502.619,20	11.860,75
Aviva Life S.p.A.	24	355.567,15	14.815,30

BREAKDOWN BY INSURANCE COMPANY (Credit insurance)

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance S.p.A	432	6.261.243,37	14.493,62
HDI Assicurazioni S.p.A. Impiego	304	4.818.927,23	15.851,73
AXA France Iard S.a.	414	5.939.955,09	14.347,72
Great American International Insurance Ltd.	959	14.583.331,56	15.206,81

BREAKDOWN BY TYPE OF EMPLOYER

Aggregate Portfolio			
Administration	Number of loans	Outstanding Principal due	Average size
Public	1.306	21.014.281,16	16.090,57
Private	589	7.459.726,92	12.665,07
Pensioners (Public)	1.638	20.041.412,18	12.235,29
Parapublic (Public)	214	3.129.449,17	14.623,59

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	48	615.235,87	12.817,41
ATAC SPA - AGENZIA PER LA MOBI LITA'	19	337.985,00	17.788,68
COOP 25 GIUGNO ARL	17	259.722,45	15.277,79
AMA S.P.A	12	162.593,42	13.549,45
RAI-RADIOTELEVISIONE ITALIANA SPA	6	111.640,46	18.606,74
FIAT CHRYSLER FINANCE SPA	7	111.028,08	15.861,15
TIM SPA	5	88.824,49	17.764,90
WHIRLPOOL EMEA SPA	5	76.916,21	15.383,24
AEROPORTI DI ROMA SPA	4	73.328,61	18.332,15
ANAS SPA	3	67.823,86	22.607,95

ADVANCES DURING THE MONTHLY COLLECTION PERIOD

	Aggregate Portfolio		Total
	Principal	Interest	
Installment and prepayment	4.303.443,30	328.458,51	4.631.901,81
Total amounts paid to the issuer	4.303.443,30	328.458,51	4.631.901,81

TOTAL ADVANCES

	Aggregate Portfolio		Total
	Principal	Interest	
Installment and prepayment	131.299.356,04	27.147.971,06	158.447.327,10
Total amounts paid to the issuer	131.299.356,04	27.147.971,06	158.447.327,10

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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