

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-dic-21"/>
Relating to the Collection Period:	<input type="text" value="01-dic-21"/> <input type="text" value="31-dic-21"/>
Relating to the Interest Period:	<input type="text" value="28-dic-21"/> <input type="text" value="27-gen-22"/>
Payment Date:	<input type="text" value="28-gen-22"/>

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	31.947.291,75	245.677,81	32.192.969,56	52.991,26	32.245.960,82
Performing receivables in arrears	926.032,76	30.092,74	956.125,50	6.787,22	962.912,72
Delinquent receivables	157.717,38	13.782,23	171.499,61	3.380,77	174.880,38
Collateral portfolio: Oustading Principal Due	33.031.041,89	289.552,78	33.320.594,67	63.159,25	33.383.753,92
Default receivables	253.163,28	4.520,69	257.683,97	1.706,33	259.390,30
Total portfolio	33.284.205,17	294.073,47	33.578.278,64	64.865,58	33.643.144,22

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	21	272.653,88
2	50	570.175,59
3	10	113.296,03
4	6	94.523,93
5	4	40.698,14
6		
7	3	36.277,54
Total	94	1.127.625,11

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	13	219.550,05		
Loans in "Sofferenza"				
Life damage	135	2.248.834,77	2	18.212,68
Job damage	206	3.531.373,17	3	21.271,79
Defaulted loans	354	5.999.757,99	5	39.484,47

	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	3	30.502,15	5	99.747,34	1	27.759,73
Loans in "Sofferenza"								
Life damage	11	229.009,40	121	1.953.364,22	1	12.575,51	2	53.885,64
Job damage	71	1.339.266,13			114	1.796.602,59	21	395.504,45
Total defaulted	86	1.629.816,36	124	1.983.866,37	120	1.908.925,44	24	477.149,82

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	210.317,91	0,13%	6,00%	No
Loans in "Sofferenza"					
Life damage	128	2.164.210,87			
Job damage	203	3.367.545,24			
Total defaulted	343	5.742.074,02			

	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	61.540,83	2	21.270,01	5	99.747,34	1	27.759,73

Loans in "Sofferenza"								
Life damage	11	229.009,40	114	1.868.740,32	1	12.575,51	2	53.885,64
Job damage	68	1.225.364,78			114	1.761.065,27	21	381.115,19
Total recoveries	83	1.515.915,01	116	1.890.010,33	120	1.873.388,12	24	462.760,56

COLLECTIONS

Collections during the monthly collection period	Aggregate Portfolio		Total
	Principal	Interest	
Instalments	559.489,37	130.001,86	689.491,23
Prepayments	1.561.584,51	104.303,28	1.665.887,79
Recoveries	52.778,03	1.289,80	54.067,83
Default interest/penalties			-
Payments under the transfer and servicing agreement			-
Payments under the warranty and indemnity agreement			-
Total proceeds	2.173.851,91	235.594,94	2.409.446,85
Receivables purchased by the originator	16.580,41	-	16.565,05
Total amounts paid to the issuer	2.190.432,32	235.579,58	2.426.011,90

SERVICING FEES

	% Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,45%	€ 10.599,21
Servicing fees on Default Receivables	1,22%	€ 659,63
Servicing fee for monitory activities	30.500,00	€ 2.541,67
Total servicing fees		€ 13.800,50

**COLLATERAL PORTFOLIO SCHEDULED AMORTISATION
PLAN**

Aggregate Portfolio		
Date	Principal instalment	Interest instalment
31/01/2022	536.279,02	109.038,82
28/02/2022	537.311,12	107.488,49
31/03/2022	539.052,39	105.777,28
30/04/2022	539.717,80	104.045,93
31/05/2022	540.523,38	102.318,62
30/06/2022	540.374,82	100.526,48
31/07/2022	540.897,58	98.740,98
31/08/2022	540.536,53	96.846,60
30/09/2022	542.463,42	95.101,11
31/10/2022	542.873,64	93.310,04
30/11/2022	542.316,11	91.513,23
31/12/2022	543.807,61	89.720,23
31/01/2023	545.217,37	87.924,10
28/02/2023	545.392,38	86.121,78
31/03/2023	545.829,24	84.319,14
30/04/2023	546.283,19	82.514,21
31/05/2023	547.115,74	80.743,25
30/06/2023	546.921,22	78.937,05
31/07/2023	546.100,67	77.128,57
31/08/2023	545.483,73	75.289,99
30/09/2023	546.281,43	73.518,51
31/10/2023	547.093,16	71.715,04
30/11/2023	547.228,80	69.929,64
31/12/2023	547.075,11	68.146,60
31/01/2024	548.524,89	66.339,13
29/02/2024	549.732,96	64.473,79
31/03/2024	549.928,85	62.707,37
30/04/2024	549.204,86	60.821,79
31/05/2024	549.102,33	59.006,92
30/06/2024	548.977,22	57.198,94
31/07/2024	546.782,34	55.440,32
31/08/2024	545.404,51	53.621,74
30/09/2024	544.528,49	51.843,05
31/10/2024	543.888,91	50.042,52
30/11/2024	543.953,07	48.234,51
31/12/2024	544.242,60	46.478,91
31/01/2025	545.309,22	44.629,14
28/02/2025	545.368,16	42.788,44
31/03/2025	543.958,08	40.986,15
30/04/2025	543.114,95	39.190,60
31/05/2025	542.435,80	37.396,03
30/06/2025	541.450,16	35.671,86
31/07/2025	538.432,79	33.923,91
31/08/2025	536.995,31	32.085,87
30/09/2025	536.394,60	30.328,68
31/10/2025	534.239,62	28.560,00
30/11/2025	534.399,96	26.797,69
31/12/2025	535.032,81	24.974,41
31/01/2026	532.333,84	23.239,77
28/02/2026	520.123,81	21.526,55
31/03/2026	511.036,47	19.846,22
30/04/2026	489.716,49	18.466,70
31/05/2026	462.699,65	16.920,38
30/06/2026	443.811,07	15.347,60
31/07/2026	421.293,64	14.079,69
31/08/2026	403.904,83	12.942,76
30/09/2026	394.530,10	12.372,07
31/10/2026	377.494,87	10.677,11
30/11/2026	361.097,88	9.174,24
31/12/2026	338.300,11	8.586,39
31/01/2027	323.847,00	7.574,54
28/02/2027	300.342,00	5.991,70
31/03/2027	278.833,63	4.931,43
30/04/2027	244.766,02	4.092,76
31/05/2027	217.611,27	3.151,67
30/06/2027	187.476,74	2.875,99
31/07/2027	150.345,25	2.645,80
31/08/2027	106.632,59	1.787,21
30/09/2027	68.063,39	1.529,35
31/10/2027	32.435,11	1.130,49
30/11/2027	5.757,67	1.009,14
31/12/2027	3.171,65	640,68
31/01/2028	2.399,44	455,83
29/02/2028	1.630,13	181,45
31/03/2028	1.378,39	109,24
30/04/2028	1.211,03	63,00
31/05/2028	1.012,75	58,41
30/06/2028	1.016,45	55,09
31/07/2028	1.020,17	51,76
31/08/2028	1.023,90	48,41
30/09/2028	1.027,64	45,05
31/10/2028	955,92	41,68

30/11/2028	733,69	38,54
31/12/2028	561,68	36,10
31/01/2029	198,93	34,22
29/02/2029	296,45	103,37
31/03/2029	297,59	102,35
30/04/2029	298,74	101,32
31/05/2029	299,88	100,29
30/06/2029	301,04	99,26
31/07/2029	302,21	98,20
31/08/2029	303,36	97,17
30/09/2029	304,52	96,13
31/10/2029	305,71	95,07
30/11/2029	306,89	94,01
31/12/2029	308,07	92,95
31/01/2030	309,26	91,88
29/02/2030	121,87	27,98
31/03/2030	122,39	27,51
30/04/2030	122,93	27,03
31/05/2030	123,46	26,55
30/06/2030	123,99	26,07
31/07/2030	124,53	25,59
31/08/2030	125,07	25,11
30/09/2030	125,61	24,62
31/10/2030	126,15	24,14
30/11/2030	126,70	23,64
31/12/2030	127,24	23,15
31/01/2031	127,80	22,66
29/02/2031	128,36	22,15
31/03/2031	128,91	21,66
30/04/2031	129,46	21,16
31/05/2031	130,03	20,65
30/06/2031	130,59	20,16
31/07/2031	131,16	19,64
31/08/2031	131,73	19,13
30/09/2031	132,30	18,62
31/10/2031	132,87	18,10
30/11/2031	133,44	17,59
31/12/2031	134,02	17,07
31/01/2032	134,61	16,55
29/02/2032	135,19	16,03
31/03/2032	135,78	15,50
30/04/2032	136,36	14,98
31/05/2032	136,96	14,44
30/06/2032	137,55	13,91
31/07/2032	138,15	13,37
31/08/2032	138,74	12,84
30/09/2032	86,21	12,30
31/10/2032	54,46	11,97
30/11/2032	54,70	11,75
31/12/2032	54,93	11,54
31/01/2033	55,18	11,32
28/02/2033	55,41	11,12
31/03/2033	55,65	10,90
30/04/2033	55,89	10,68
31/05/2033	56,14	10,46
30/06/2033	56,38	10,25
31/07/2033	56,62	10,03
31/08/2033	56,87	9,80
30/09/2033	57,11	9,59
31/10/2033	57,37	9,36
30/11/2033	57,61	9,14
31/12/2033	57,86	8,92
31/01/2034	58,11	8,69
28/02/2034	58,36	8,47
31/03/2034	58,62	8,24
30/04/2034	58,87	8,01
31/05/2034	59,13	7,78
30/06/2034	59,38	7,55
31/07/2034	59,64	7,32
31/08/2034	59,90	7,08
30/09/2034	60,16	6,86
31/10/2034	60,42	6,62
30/11/2034	60,68	6,39
31/12/2034	60,94	6,15
31/01/2035	61,21	5,91
28/02/2035	61,47	5,68
31/03/2035	61,74	5,43
30/04/2035	62,01	5,20
31/05/2035	62,28	4,95
30/06/2035	62,55	4,71
31/07/2035	62,82	4,47
31/08/2035	63,09	4,22
30/09/2035	63,36	3,98
31/10/2035	63,63	3,74
30/11/2035	63,91	3,49
31/12/2035	64,19	3,23
31/01/2036	64,47	2,99

28/02/2036	64,75	2,74
31/03/2036	65,03	2,49
30/04/2036	65,31	2,23
31/05/2036	65,59	1,98
30/06/2036	65,88	1,72
31/07/2036	66,16	1,47
31/08/2036	66,45	1,21
30/09/2036	66,73	0,96
31/10/2036	67,02	0,70
30/11/2036	67,31	0,43
31/12/2036	44,83	0,17
Total	33.284.205,17	3.448.158,44

DESCRIPTION OF AGGREGATE PORTFOLIO
BREAKDOWN BY OUTSTANDING

Aggregate Portfolio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
< 15.000	1.965	18.725.278,87	9.529,40
15.000 - 25.000	764	13.767.271,83	18.019,99
25.000 - 35.000	25	697.112,95	27.884,52
35.000 - 45.000	9	341.858,00	37.984,22
> 45.000	1	46.756,99	46.756,99

BREAKDOWN BY RESIDUAL LIFE

Aggregate Portfolio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
< 2	166	499.484,30	3.008,94
2 - 4	276	2.265.753,22	8.209,25
4 - 6	2.212	29.413.433,84	13.297,21
6 - 8	83	1.022.141,19	12.314,95
8 - 10	27	377.466,09	13.980,23

BREAKDOWN BY EMPLOYER'S REGION

Aggregate Portfolio			
Region	Number of loans	Outstanding Principal due	Average size
Northern Italy	1.633	19.416.494,73	11.890,08
Abruzzo	230	2.420.898,06	10.525,64
Emilia Romagna	98	1.238.603,07	12.638,81
Friuli Venezia Giulia	11	143.246,58	13.022,42
Lazio	339	4.483.507,04	13.225,68
Liguria	19	214.268,59	11.277,29
Lombardia	415	4.953.680,62	11.936,58
Marche	58	722.654,61	12.459,56
Piemonte	314	3.527.888,97	11.235,32
Toscana	53	610.428,72	11.517,52
Trentino Alto Adige	8	77.171,79	9.646,47
Umbria	23	255.986,31	11.129,84
Valle d'Aosta	11	136.112,79	12.373,89
Veneto	54	632.047,58	11.704,58
Southern Italy	1.131	14.161.783,91	12.521,47
Basilicata	9	156.765,02	17.418,34
Calabria	72	1.006.176,50	13.974,67
Campania	222	2.972.959,65	13.391,71
Molise	9	123.270,90	13.696,77
Puglia	255	2.916.776,17	11.438,34
Sardegna	36	447.859,75	12.440,55
Sicilia	528	6.537.975,92	12.382,53

BREAKDOWN BY TYPE OF LOAN

Aggregate Portfolio			
Category	Number of loans	Outstanding Principal due	Average size
CQS	1.136	15.545.863,05	13.684,74
CQP	1.223	13.030.321,49	10.654,39
DEL	405	5.002.094,10	12.350,85

BREAKDOWN OF DELINQUENT LOAN

Aggregate Portfolio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Performing	2.726	33.149.095,06	12.160,34
4	6	94.523,93	15.753,99
5	4	40.698,14	10.174,54
6	-	-	#DIV/0!
7	3	36.277,54	12.092,51

BREAKDOWN BY INSURANCE COMPANY (Life insurance)

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance Life S.p.A.	295	3.663.628,52	12.419,08
AXA France Vie S.a.	402	5.110.543,28	12.712,79
Metlife Europe Limited	7	60.305,71	8.615,10
Metlife Europe Limited Flat	1	46.756,99	46.756,99
HDI Assicurazioni S.p.A. Vita	218	3.032.316,19	13.909,71
Eurovita S.p.A.	124	1.125.595,58	9.077,38
Credit Life A.G.	834	9.025.929,59	10.822,46
Metlife (GAI)	712	9.722.383,72	13.655,03
Afi Esca S.A.	155	1.611.444,33	10.396,42
Aviva Life S.p.A.	16	179.374,73	11.210,92

BREAKDOWN BY INSURANCE COMPANY (Credit insurance)

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance S.p.A	291	3.637.802,30	12.501,04
HDI Assicurazioni S.p.A. Impiegato	218	3.032.316,19	13.909,71
AXA France Iard S.a.	320	4.155.454,94	12.985,80
Great American International Insurance Ltd.	712	9.722.383,72	13.655,03

BREAKDOWN BY TYPE OF EMPLOYER

Aggregate Portfolio			
Administration	Number of loans	Outstanding Principal due	Average size
Public	931	13.255.058,83	14.237,44
Private	450	5.160.765,49	11.468,37
Pensioners (Public)	1.223	13.030.321,49	10.654,39
Parapublic (Public)	160	2.132.132,83	13.325,83

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	39	455.644,35	11.683,19
ATAC SPA - AGENZIA PER LA MOBI LITA'	15	244.367,20	16.291,15
COOP 25 GIUGNO ARL	17	236.786,23	13.928,60
FIAT CHRYSLER FINANCE SPA	7	97.456,32	13.922,33
AEROPORTI DI ROMA SPA	4	69.656,78	17.414,20
ANAS SPA	3	63.387,89	21.129,30
AMA S.P.A	6	60.961,43	10.160,24
ASM PAVIA SPA	3	58.678,15	19.559,38
AVIATION SERVICES SPAUS	3	55.513,60	18.504,53
TIM SPA	3	53.294,95	17.764,98

ADVANCES DURING THE MONTHLY COLLECTION PERIOD

	Aggregate Portfolio		Total
	Principal	Interest	
Installment and prepayment	2.173.851,91	235.594,94	2.409.446,85
Total amounts paid to the issuer	2.173.851,91	235.594,94	2.409.446,85

TOTAL ADVANCES

	Aggregate Portfolio		Total
	Principal	Interest	
Installment and prepayment	149.283.591,37	27.961.830,94	177.245.422,31
Total amounts paid to the issuer	149.283.591,37	27.961.830,94	177.245.422,31

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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