

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="31-gen-20"/>
Relating to the Collection Period:	<input type="text" value="01-gen-20"/> <input type="text" value="31-gen-20"/>
Relating to the Interest Period:	<input type="text" value="29-gen-20"/> <input type="text" value="27-feb-20"/>
Payment Date:	<input type="text" value="28-feb-20"/>

**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	202.954.308,52	743.890,18	203.698.198,70	477.837,13	204.176.035,83
Performing receivables in arrears	9.465.643,71	187.924,66	9.653.568,37	128.380,05	9.781.948,42
Delinquent receivables	1.343.959,22	70.641,83	1.414.601,05	45.913,06	1.460.514,11
<b>Collateral portfolio: Oustading Principal Due</b>	<b>213.763.911,45</b>	<b>1.002.456,67</b>	<b>214.766.368,12</b>	<b>652.130,24</b>	<b>215.418.498,36</b>
Unpaid First Instalment Receivables (> 120 days)					
Default receivables	71.977,97	5.554,54	77.532,51	4.042,46	81.574,97
<b>Total portfolio</b>	<b>213.835.889,42</b>	<b>1.008.011,21</b>	<b>214.843.900,63</b>	<b>656.172,70</b>	<b>215.500.073,33</b>

	<b>Legion</b>				
Performing receivables not in arrears	58.210.628,23	375.558,03	58.586.186,26	171.322,89	58.757.509,15
Performing receivables in arrears	4.873.144,94	136.736,68	5.009.881,62	66.509,04	5.076.390,66
Delinquent receivables	797.787,49	59.961,55	857.749,04	27.133,02	884.882,06
<b>Collateral portfolio: Oustading Principal Due</b>	<b>63.881.560,66</b>	<b>572.256,26</b>	<b>64.453.816,92</b>	<b>264.964,95</b>	<b>64.718.781,87</b>
Unpaid First Instalment Receivables (> 120 days)					
Default receivables	152.657,91	17.561,58	170.219,49	12.033,04	182.252,53
<b>Total portfolio</b>	<b>64.034.218,57</b>	<b>589.817,84</b>	<b>64.624.036,41</b>	<b>276.997,99</b>	<b>64.901.034,40</b>

	<b>Total</b>				
Performing receivables not in arrears	261.164.936,75	1.119.448,21	262.284.384,96	649.160,02	262.933.544,98
Performing receivables in arrears	14.338.788,65	324.661,34	14.663.449,99	194.889,09	14.858.339,08
Delinquent receivables	2.141.746,71	130.603,38	2.272.350,09	73.046,08	2.345.396,17
<b>Collateral portfolio: Oustading Principal Due</b>	<b>277.645.472,11</b>	<b>1.574.712,93</b>	<b>279.220.185,04</b>	<b>917.095,19</b>	<b>280.137.280,23</b>
Unpaid First Instalment Receivables (> 120 days)					
Default receivables	224.635,88	23.116,12	247.752,00	16.075,50	263.827,50
<b>Total portfolio</b>	<b>277.870.107,99</b>	<b>1.597.829,05</b>	<b>279.467.937,04</b>	<b>933.170,69</b>	<b>280.401.107,73</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	473	7.533.492,23				
2	86	1.240.070,40				
3	57	880.005,74				
4	39	768.350,97	<b>234.592.005</b>	<b>0,60%</b>	<b>4,00%</b>	<b>No</b>
5	21	275.399,74				
6	5	71.190,02				
7	19	299.660,32				
<b>Total</b>	<b>700</b>	<b>11.068.169,42</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										
Loans in "Sofferenza"										
Life damage	3	64.932,98	1	17.104,47	<b>234.592.005</b>	<b>0,06%</b>	<b>7,00%</b>	<b>No</b>	<b>3,75%</b>	<b>No</b>
Job damage	4	71.968,50	2	37.374,82						
<b>Defaulted loans</b>	<b>7</b>	<b>136.901,48</b>	<b>3</b>	<b>54.479,29</b>						

	<b>Public administration</b>		<b>Pensioners</b>		<b>Private companies</b>		<b>Parapublics companies</b>	
	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								
Loans in "Sofferenza"								
Life damage			3	64.932,98				
Job damage	1	23.754,52			3	48.213,98		
<b>Total defaulted</b>	<b>1</b>	<b>23.754,52</b>	<b>3</b>	<b>64.932,98</b>	<b>3</b>	<b>48.213,98</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					
Loans in "Sofferenza"					
Life damage	2	47.828,51	<b>0,03%</b>	<b>4,00%</b>	<b>No</b>
Job damage	1	11.540,46			
<b>Total defaulted</b>	<b>3</b>	<b>59.368,97</b>			

	<b>Public administration</b>		<b>Pensioners</b>		<b>Private companies</b>		<b>Parapublics companies</b>	
	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			2	47.828,51				
Job damage					1	11.540,46		
<b>Total recoveries</b>	<b>-</b>	<b>-</b>	<b>2</b>	<b>47.828,51</b>	<b>1</b>	<b>11.540,46</b>	<b>-</b>	<b>-</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	221	3.406.612,29				
2	59	864.945,40				
3	44	738.323,93				
4	21	324.791,29	<b>73.132.124</b>	<b>1,17%</b>	<b>4,00%</b>	<b>No</b>
5	13	231.567,99				
6	3	48.943,66				
7	16	252.446,10				
<b>Total</b>	<b>377</b>	<b>5.867.630,66</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	4	31.816,13								
Loans in "Sofferenza"										
Life damage	8	124.538,26								
Job damage	2	23.144,62	3	33.781,76						
<b>Defaulted loans</b>	<b>14</b>	<b>179.499,01</b>	<b>3</b>	<b>33.781,76</b>	<b>73.132.124</b>	<b>0,25%</b>	<b>7,00%</b>	<b>No</b>	<b>3,75%</b>	<b>No</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	9.479,02	2	14.125,21	1	8.211,90		
Loans in "Sofferenza"								
Life damage			2	23.144,62				
Job damage	3	74.183,25			5	50.355,01		
<b>Total defaulted</b>	<b>4</b>	<b>83.662,27</b>	<b>4</b>	<b>37.269,83</b>	<b>6</b>	<b>58.566,91</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	1	9.479,02			
Loans in "Sofferenza"					
Life damage					
Job damage	1	199,50			
<b>Total defaulted</b>	<b>2</b>	<b>9.279,52</b>	<b>0,01%</b>	<b>4,00%</b>	<b>No</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	9.479,02						
Loans in "Sofferenza"								
Life damage								
Job damage	1	199,50						
<b>Total recoveries</b>	<b>2</b>	<b>9.279,52</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	694	10.940.104,52				
2	145	2.105.015,80				
3	101	1.618.329,67				
4	60	1.093.142,26	<b>307.724.130</b>	<b>0,74%</b>	<b>4,00%</b>	<b>No</b>
5	34	506.967,73				
6	8	120.133,68				
7	35	552.106,42				
<b>Total</b>	<b>1.077</b>	<b>16.935.800,08</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	4	31.816,13	-	-						
Loans in "Sofferenza"										
Life damage	11	189.471,24	1	17.104,47	<b>307.724.130</b>	<b>0,10%</b>	<b>7,00%</b>	<b>No</b>	<b>3,75%</b>	<b>No</b>
Job damage	6	95.113,12	5	71.156,58						
<b>Defaulted loans</b>	<b>21</b>	<b>316.400,49</b>	<b>6</b>	<b>88.261,05</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	9.479,02	2	14.125,21	1	8.211,90		
Loans in "Sofferenza"								
Life damage	-	-	5	88.077,60	-	-		
Job damage	4	97.937,77	-	-	8	98.568,99		
<b>Total defaulted</b>	<b>5</b>	<b>107.416,79</b>	<b>7</b>	<b>102.202,81</b>	<b>9</b>	<b>106.780,89</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	1	9.479,02			
Loans in "Sofferenza"					
Life damage	2	47.828,51	<b>0,02%</b>	<b>4,00%</b>	<b>No</b>
Job damage	2	11.340,96			
<b>Total defaulted</b>	<b>5</b>	<b>68.648,49</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	9.479,02						
Loans in "Sofferenza"								
Life damage			2	47.828,51	-	-		
Job damage	1	199,50	-	-	1	11.540,46		
<b>Total recoveries</b>	<b>2</b>	<b>9.279,52</b>	<b>2</b>	<b>47.828,51</b>	<b>1</b>	<b>11.540,46</b>	-	-

DESCRIPTION OF AGGREGATE PORTFOLIO VIVIBANCA	Ratio	Transfer limits	Breach
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BREAKDOWN BY OUTSTANDING			
Aggregate Portfolio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
< 15.000	4.970	50.815.089,47	10.224,36
15.000 - 25.000	4.747	94.373.785,36	19.880,72
25.000 - 35.000	1.911	54.660.756,58	28.603,22
35.000 - 45.000	249	9.567.963,36	38.425,56
> 45.000	103	5.426.305,86	52.682,58

BREAKDOWN BY RESIDUAL LIFE			
Aggregate Portfolio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
< 2	16	96.757,09	6.047,32
2 - 4	338	2.707.985,29	8.011,79
4 - 6	1.262	12.591.449,49	9.977,38
6 - 8	1.306	18.711.264,83	14.327,16
8 - 10	9.058	180.736.443,93	19.953,24

BREAKDOWN BY EMPLOYER'S REGION			
Aggregate Portfolio			
Region	Number of loans	Outstanding Principal due	Average size
<b>Northern Italy</b>	<b>10.845</b>	<b>190.664.781,90</b>	<b>17.580,89</b>
Emilia Romagna	360	5.493.212,69	15.258,92
Friuli Venezia Giulia	105	1.531.040,07	14.581,33
Lazio	7.868	141.994.128,34	18.047,04
Liguria	67	1.252.156,53	18.688,90
Lombardia	1.069	17.406.258,41	16.282,75
Marche	106	2.044.988,46	19.292,34
Piemonte	535	8.814.538,49	16.475,77
Toscana	212	3.776.375,98	17.813,09
Trentino Alto Adige	40	532.319,11	13.307,98
Umbria	61	992.816,82	16.275,69
Valle d'Aosta	11	183.638,09	16.694,37
Veneto	411	6.643.308,91	16.163,77
<b>Southern Italy</b>	<b>1.135</b>	<b>24.179.118,73</b>	<b>21.303,19</b>
Abruzzo	241	6.207.084,07	25.755,54
Basilicata	20	430.857,25	21.542,86
Calabria	53	1.040.806,98	19.637,87
Campania	132	2.347.618,88	17.784,99
Molise	6	105.855,67	17.642,61
Puglia	276	5.688.171,98	20.609,32
Sardegna	140	2.873.763,41	20.526,88
Sicilia	267	5.484.960,49	20.542,92

On which Southern of Italy:						
Aggregate Private and Parapublic	349	5.754.328,45	16.488,05	3%	MAX 10%	No

BREAKDOWN BY TYPE OF LOAN			
Aggregate Portfolio			
Category	Number of loans	Outstanding Principal due	Average size
CQS	5.125	97.035.500,33	18.933,76
CQP	5.911	98.360.314,71	16.640,22
DEL	944	19.448.085,59	20.601,79

BREAKDOWN OF DELINQUENT LOAN			
Aggregate Portfolio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Perfoming	11.892	213.351.767,07	17.940,78
4	39	768.350,97	19.701,31
5	21	275.399,74	13.114,27
6	5	71.190,02	14.238,00
7	19	299.660,32	15.771,60

BREAKDOWN BY INSURANCE COMPANY (Life insurance)			
Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance Life S.p.A.	1.635	30.298.348,10	18.531,10
AXA France Vie S.a.	669	11.113.533,20	16.612,16
Metlife Europe Limited	8	115.072,37	14.384,05
Metlife Europe Limited Flat	10	147.788,36	14.778,84
HDI Assicurazioni S.p.A. Vita	629	14.722.720,17	23.406,55
Credit Life A.G.	894	14.292.812,58	15.987,49
Cardif Assurance Vie S.A.	745	13.972.514,23	18.755,05
Metlife (GAI)	2.703	52.241.077,16	19.327,07
Afi Esca S.A.	472	7.952.807,45	16.849,17
Aviva Life S.p.A.	4.215	69.987.227,01	16.604,32

On which:						
Aggregate Credit Life & Afi Esca & Net	3.001	52.543.968,13	17.508,82	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.	1.523	28.156.845,46	18.487,75
HDI Assicurazioni S.p.A. Impiegato	629	14.722.720,17	23.406,55
AXA France Iard S.a.	469	7.390.428,90	15.757,84
Cardif	745	13.972.514,23	18.755,05
Great American International Insurance Ltd.	2.703	52.241.077,16	19.327,07
N/a - Pensioner	5.911	98.360.314,71	16.640,22

BREAKDOWN BY TYPE OF EMPLOYER			
Aggregate Portfolio			
Administration	Number of loans	Outstanding Principal due	Average size
Public	2.891	66.005.093,92	22.831,23
Private	2.761	41.686.566,27	15.098,36
Pensioners	5.911	98.360.314,71	16.640,22
Parapublic	417	8.791.925,73	21.083,75

On which:						
Aggregate Private and Parapublic	3.178	50.478.492,00	15.883,73	23%	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	70	1.358.640,49	19.409,15
From the second to the tenth	145	3.160.555,28	21.796,93
From the eleventh to the fiftieth	270	4.502.831,93	16.677,16

DESCRIPTION OF AGGREGATE PORTFOLIO LEGION
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BREAKDOWN BY OUTSTANDING		
Aggregate Portfolio		
Range (Euro)	Number of loans	Outstanding Principal due
< 15.000	1.387	14.255.430,18
15.000 - 25.000	1.749	34.469.601,23
25.000 - 35.000	498	13.954.564,38
35.000 - 45.000	35	1.361.133,84
> 45.000	11	583.306,78

BREAKDOWN BY RESIDUAL LIFE		
Aggregate Portfolio		
Range (Years)	Number of loans	Outstanding Principal due
< 2	29	121.018,48
2 - 4	146	1.290.029,61
4 - 6	329	4.251.095,98
6 - 8	2.129	38.846.024,88
8 - 10	1.047	20.115.867,46

BREAKDOWN BY EMPLOYER'S REGION		
Aggregate Portfolio		
Region	Number of loans	Outstanding Principal due
<b>Northern Italy</b>	<b>3.194</b>	<b>54.923.809,02</b>
Emilia Romagna	67	981.232,28
Friuli Venezia Giulia	10	180.592,81
Lazio	2.508	43.779.615,20
Liguria	26	480.197,74
Lombardia	329	5.113.382,35
Marche	72	1.403.356,48
Piemonte	100	1.622.777,98
Toscana	10	173.508,30
Trentino Alto Adige	14	320.752,87
Umbria	8	118.471,28
Valle d'Aosta	-	-
Veneto	50	749.921,73
<b>Southern Italy</b>	<b>486</b>	<b>9.700.227,39</b>
Abruzzo	85	2.068.317,54
Basilicata	2	50.238,27
Calabria	66	1.353.581,65
Campania	78	1.384.841,04
Molise	1	6.594,02
Puglia	44	791.864,11
Sardegna	64	1.217.442,71
Sicilia	146	2.827.348,05

On which Southern of Italy:		
Aggregate Private and Parapublic	152	2.395.364,25

BREAKDOWN BY TYPE OF LOAN		
Aggregate Portfolio		
Category	Number of loans	Outstanding Principal due
CQS	1.728	32.814.623,63
CQP	1.544	24.210.412,99
DEL	408	7.598.999,79

BREAKDOWN OF DELINQUENT LOAN		
Aggregate Portfolio		
Delinquent instalments	Number of loans	Outstanding Principal due
Perfoming	3.614	63.596.067,88
4	21	324.791,29
5	13	231.567,99
6	3	48.943,66
7	16	252.446,10

BREAKDOWN BY INSURANCE COMPANY (Life insurance)		
Aggregate Portfolio		
Insurance company	Number of loans	Outstanding Principal due
Net Insurance Life S.p.A.	454	7.776.573,48
AXA France Vie S.a.	1.433	24.874.086,40
Metlife Europe Limited Flat	407	6.017.650,03
HDI Assicurazioni S.p.A. Vita	642	13.049.464,45
Credit Life A.G.	570	9.736.369,34
Cardif Assurance Vie S.A.	130	2.492.038,65
Afi Esca S.A.	44	677.854,06

On which:		
Aggregate Credit Life & Afi Esca & Net	1.068	18.190.796,88

BREAKDOWN BY INSURANCE COMPANY (Credit insurance)		
Aggregate Portfolio		
Insurance company	Number of loans	Outstanding Principal due
Net Insurance S.p.A.	439	7.583.135,80
HDI Assicurazioni S.p.A. Impiegato	640	13.008.917,44
AXA France Iard S.a.	938	17.468.330,53
Cardif	130	2.492.038,65
N/a - Pensioner	1.533	24.071.613,99

BREAKDOWN BY TYPE OF EMPLOYER		
Aggregate Portfolio		
Administration	Number of loans	Outstanding Principal due
Public	1.297	27.029.594,16
Private	553	8.011.947,12
Pensioners	1.544	24.210.412,99
Parapublic	286	5.372.082,14

On which:		
Aggregate Private and Parapublic	839	13.384.029,26

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	62	1.279.517,08
From the second to the tenth	124	2.170.318,46
From the eleventh to the fiftieth	133	2.367.901,89



**DESCRIPTION OF AGGREGATE PORTFOLIO TOTAL**

**BREAKDOWN BY OUTSTANDING**

Aggregate Portfolio				
Average size	Range (Euro)	Number of loans	Outstanding Principal due	Average size
10.277,89	< 15.000	6.357	65.070.520	10.236,04
19.708,18	15.000 - 25.000	6.496	128.843.387	19.834,27
28.021,21	25.000 - 35.000	2.409	68.615.321	28.482,91
38.889,54	35.000 - 45.000	284	10.929.097	38.482,74
53.027,89	> 45.000	114	6.009.613	52.715,90

**BREAKDOWN BY RESIDUAL LIFE**

Aggregate Portfolio				
Average size	Range (Years)	Number of loans	Outstanding Principal due	Average size
4.173,05	< 2	45	217.776	4.839,46
8.835,82	2 - 4	484	3.998.015	8.260,36
12.921,26	4 - 6	1.591	16.842.545	10.586,14
18.246,14	6 - 8	3.435	57.557.290	16.756,13
19.212,86	8 - 10	10.105	200.852.311	19.876,53

**BREAKDOWN BY EMPLOYER'S REGION**

Aggregate Portfolio				
Average size	Region	Number of loans	Outstanding Principal due	Average size
<b>17.195,93</b>	<b>Northern Italy</b>	<b>14.039</b>	<b>245.588.590,92</b>	<b>17.493,31</b>
14.645,26	Emilia Romagna	427	6.474.445	15.162,63
18.059,28	Friuli Venezia Giulia	115	1.711.633	14.883,76
17.455,99	Lazio	10.376	185.773.744	17.904,18
18.469,14	Liguria	93	1.732.354	18.627,47
15.542,20	Lombardia	1.398	22.519.641	16.108,47
19.491,06	Marche	178	3.448.345	19.372,72
16.227,78	Piemonte	635	10.437.316	16.436,72
17.350,83	Toscana	222	3.949.884	17.792,27
22.910,92	Trentino Alto Adige	54	853.072	15.797,63
14.808,91	Umbria	69	1.111.288	16.105,62
-	Valle d'Aosta	11	183.638	16.694,37
14.998,43	Veneto	461	7.393.231	16.037,38
<b>19.959,32</b>	<b>Southern Italy</b>	<b>1.621</b>	<b>33.879.346,12</b>	<b>20.900,28</b>
24.333,15	Abruzzo	326	8.275.402	25.384,67
25.119,14	Basilicata	22	481.096	21.867,98
20.508,81	Calabria	119	2.394.389	20.120,91
17.754,37	Campania	210	3.732.460	17.773,62
6.594,02	Molise	7	112.450	16.064,24
17.996,91	Puglia	320	6.480.036	20.250,11
19.022,54	Sardegna	204	4.091.206	20.054,93
19.365,40	Sicilia	413	8.312.309	20.126,66

On which Southern of Italy:

15.758,98	Aggregate Private and Parapublic	501	8.149.692,70	16.266,85	4%	MAX 10%	No
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**BREAKDOWN BY TYPE OF LOAN**

Aggregate Portfolio				
Average size	Category	Number of loans	Outstanding Principal due	Average size
18.989,94	CQS	6.853	129.850.124	18.947,92
15.680,32	CQP	7.455	122.570.728	16.441,41
18.625,00	DEL	1.352	27.047.085	20.005,24

**BREAKDOWN OF DELINQUENT LOAN**

Aggregate Portfolio				
Average size	Delinquent instalments	Number of loans	Outstanding Principal due	Average size
17.597,14	Perfoming	15.506	276.947.835	17.860,69
15.466,25	4	60	1.093.142	18.219,04
17.812,92	5	34	506.968	14.910,82
16.314,55	6	8	120.134	15.016,71
15.777,88	7	35	552.106	15.774,47

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

Aggregate Portfolio				
Average size	Insurance company	Number of loans	Outstanding Principal due	Average size
17.129,02	Net Insurance Life S.p.A.	2.089	38.074.922	18.226,39
17.358,05	AXA France Vie S.a.	2.102	35.987.620	17.120,66
14.785,38	Metlife Europe Limited	8	115.072	14.384,05
20.326,27	Metlife Europe Limited Flat	417	6.165.438	14.785,22
17.081,35	HDI Assicurazioni S.p.A. Vita	1.271	27.772.185	21.850,66
19.169,53	Credit Life A.G.	1.464	24.029.182	16.413,38
15.405,77	Cardif Assurance Vie S.A.	875	16.464.553	18.816,63
	Metlife (GAI)	2.703	52.241.077	19.327,07
	Afi Esca S.A.	516	8.630.662	16.726,09
	Aviva Life S.p.A.	4.215	69.987.227	16.604,32

On which:

17.032,58	Aggregate Credit Life & Afi Esca & Net	4.069	70.734.765,01	17.383,82	25,31%	MAX 35%	No
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**BREAKDOWN BY INSURANCE COMPANY (Credit insurance)**

Aggregate Portfolio				
Average size	Insurance company	Number of loans	Outstanding Principal due	Average size
17.273,66	Net Insurance S.p.A	1.962	35.739.981	18.216,10
20.326,43	HDI Assicurazioni S.p.A. Impiego	1.269	27.731.638	21.853,14
18.622,95	AXA France Iard S.a.	1.407	24.858.759	17.667,92
19.169,53	Cardif	875	16.464.553	18.816,63
15.702,29	Great American International Insurance Ltd.	2.703	52.241.077	19.327,07
	N/a - Pensioner	7.444	122.431.929	16.447,06

**BREAKDOWN BY TYPE OF EMPLOYER**

Aggregate Portfolio				
Average size	Administration	Number of loans	Outstanding Principal due	Average size
20.840,09	Public	4.188	93.034.688	22.214,59
14.488,15	Private	3.314	49.698.513	14.996,53
15.680,32	Pensioners	7.455	122.570.728	16.441,41
18.783,50	Parapublic	703	14.164.008	20.147,95

On which:

15.952,36	Aggregate Private and Parapublic	4.017	63.862.521,26	15.898,06	22,85%	MAX 30%	No
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**THE FIRST FIFTY EMPLOYERS BY OUTSTANDING PRINCIPAL DUE**

Aggregate Portfolio				
Average size	Employers number	Number of loans	Outstanding Principal due	Average size
20.637,37	The first	132	2.638.158	19.986,04
17.502,57	From the second to the tenth	269	5.330.874	19.817,37
17.803,77	From the eleventh to the fiftieth	403	6.870.734	17.048,97

## COLLECTIONS

Collections during the monthly collection period	Principal	Interest	Total
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ViViBanca			
Instalments	1.553.932,06	1.353.030,59	2.906.962,65
Prepayments	451.038,30	2.332,87	453.371,17
Recoveries	59.039,97	129,50	59.169,47
Default interest/penalties			
Payments under the transfer and servicing agreement			
Payments under the warranty and indemnity agreement			
<b>Total proceeds</b>	<b>2.064.010,33</b>	<b>1.355.492,96</b>	<b>3.419.503,29</b>
Receivables purchased by the originator	52.361,34	1.764,91	54.126,25
<b>Total amounts paid to the issuer</b>	<b>2.116.371,67</b>	<b>1.357.257,87</b>	<b>3.473.629,54</b>

Legion			
Instalments	579.482,94	337.461,14	916.944,08
Prepayments	330.244,36	7.377,62	337.621,98
Recoveries			
Default interest/penalties			
Payments under the transfer and servicing agreement			
Payments under the warranty and indemnity agreement			
<b>Total proceeds</b>	<b>909.727,30</b>	<b>344.838,76</b>	<b>1.254.566,06</b>
Receivables purchased by the originator			-
<b>Total amounts paid to the issuer</b>	<b>909.727,30</b>	<b>344.838,76</b>	<b>1.254.566,06</b>

Total			
Instalments	2.133.415,00	1.690.491,73	3.823.906,73
Prepayments	781.282,66	9.710,49	790.993,15
Recoveries	59.039,97	129,50	59.169,47
Default interest/penalties			
Payments under the transfer and servicing agreement			
Payments under the warranty and indemnity agreement			
<b>Total proceeds</b>	<b>2.973.737,63</b>	<b>1.700.331,72</b>	<b>4.674.069,35</b>
Receivables purchased by the originator	52.361,34	1.764,91	54.126,25
<b>Total amounts paid to the issuer</b>	<b>3.026.098,97</b>	<b>1.702.096,63</b>	<b>4.728.195,60</b>

## SERVICING FEES AND EXPENSES



<b>ViviBanca</b>	<b>Servicing fees (VAT included)</b>	<b>Servicing fees</b>
Servicing fees on Performing and Delinquent Receivables	0,45%	15.121,50
Servicing fees on Default Receivables	1,22%	721,87
Servicing fee for monitory activities	30.500,00	2.541,67
<b>Total servicing fees</b>		<b>18.385,04</b>

<b>MCELocam (Legion)</b>	<b>Servicing fees (VAT included)</b>	<b>Servicing fees</b>
Servicing fee for subservicing activities (per loans)	0,89	
Number of loans	3.680	
<b>Total servicing fees (Floor 1.200)</b>		<b>3.277,41</b>

#### OTHER INFORMATION

<b>Receivables not all TAN</b>	<b>55.252.052,89</b>
<b>Receivables not all TAN ratio</b>	<b>19,77%</b>

<b>Accruals on the transferred portfolio that must be paid to the Originator</b>	<b>-</b>
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<b>Future rediscount of the Additional paid by Class C</b>	<b>39.700.930,45</b>
<b>Quarterly competences of the Additional paid by Class C</b>	<b>-</b>

<b>Future rediscount of the Additional not paid (DPP)</b>	<b>16.156.785,57</b>
<b>Montly competences of the Additional that must be paid (DPP)</b>	<b>336.185,37</b>

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

Date	Principal instalment	Interest instalment
29/02/2020	2.253.399,43	1.475.838,41
31/03/2020	2.266.608,97	1.465.002,87
30/04/2020	2.278.573,89	1.453.341,67
31/05/2020	2.290.460,94	1.441.443,18
30/06/2020	2.302.334,40	1.429.475,77
31/07/2020	2.314.386,67	1.417.440,32
31/08/2020	2.325.554,83	1.405.334,17
30/09/2020	2.338.138,97	1.393.348,73
31/10/2020	2.349.782,26	1.381.103,69
30/11/2020	2.361.897,35	1.368.789,29
31/12/2020	2.374.041,40	1.356.452,94
31/01/2021	2.386.424,70	1.344.134,39
28/02/2021	2.398.127,67	1.331.604,52
31/03/2021	2.410.392,99	1.319.006,18
30/04/2021	2.422.087,73	1.306.336,33
31/05/2021	2.434.622,78	1.293.599,56
30/06/2021	2.444.799,84	1.280.785,22
31/07/2021	2.456.999,34	1.267.916,62
31/08/2021	2.469.854,38	1.254.975,47
30/09/2021	2.482.494,17	1.241.960,74
31/10/2021	2.495.440,83	1.228.872,24
30/11/2021	2.507.491,82	1.215.705,61
31/12/2021	2.520.097,62	1.202.467,47
31/01/2022	2.532.550,06	1.189.155,82
28/02/2022	2.544.415,44	1.175.768,52
31/03/2022	2.556.194,04	1.162.309,44
30/04/2022	2.568.950,31	1.148.779,81
31/05/2022	2.581.496,91	1.135.177,57
30/06/2022	2.590.638,35	1.121.495,21
31/07/2022	2.602.281,33	1.107.761,03
31/08/2022	2.614.668,95	1.093.955,09
30/09/2022	2.625.872,18	1.080.076,89
31/10/2022	2.637.122,54	1.066.130,04
30/11/2022	2.648.440,06	1.052.123,93
31/12/2022	2.659.126,65	1.038.100,11
31/01/2023	2.668.720,30	1.023.958,36
28/02/2023	2.679.870,56	1.009.711,82
31/03/2023	2.691.755,75	995.451,19
30/04/2023	2.703.802,53	981.124,06
31/05/2023	2.713.366,73	966.726,86
30/06/2023	2.720.101,15	952.260,30
31/07/2023	2.728.250,12	937.748,03
31/08/2023	2.732.674,43	923.182,96
30/09/2023	2.739.125,36	908.603,02
31/10/2023	2.747.782,04	893.996,79
30/11/2023	2.754.479,70	879.338,88
31/12/2023	2.758.989,42	864.645,14
31/01/2024	2.763.706,56	849.917,75
29/02/2024	2.772.249,24	835.190,93
31/03/2024	2.776.084,43	820.402,78
30/04/2024	2.779.953,85	805.601,54
31/05/2024	2.780.225,53	790.797,32
30/06/2024	2.776.997,00	775.993,96
31/07/2024	2.774.054,88	761.196,53
31/08/2024	2.771.425,59	746.430,48
30/09/2024	2.765.869,68	731.730,20
31/10/2024	2.765.129,56	716.991,75
30/11/2024	2.765.961,61	702.310,50
31/12/2024	2.768.956,92	687.628,27
31/01/2025	2.773.350,73	672.942,50
28/02/2025	2.777.485,67	658.239,03
31/03/2025	2.783.136,66	643.522,64
30/04/2025	2.788.080,72	628.783,61
31/05/2025	2.791.391,93	614.136,66
30/06/2025	2.788.432,30	599.435,44
31/07/2025	2.787.712,27	584.584,26
31/08/2025	2.784.995,87	569.817,51
30/09/2025	2.786.359,38	555.098,88
31/10/2025	2.786.657,27	540.305,26
30/11/2025	2.785.158,22	525.606,25
31/12/2025	2.783.134,46	511.233,94
31/01/2026	2.782.030,86	496.434,99
28/02/2026	2.786.664,60	481.693,96
31/03/2026	2.786.638,85	467.019,36
30/04/2026	2.786.324,23	452.428,95
31/05/2026	2.776.917,21	437.687,34
30/06/2026	2.759.294,54	422.950,29
31/07/2026	2.744.389,81	408.413,66
31/08/2026	2.720.559,49	393.860,16
30/09/2026	2.705.450,19	379.606,52
31/10/2026	2.687.353,07	365.403,04
30/11/2026	2.662.661,65	351.363,67
31/12/2026	2.639.433,34	336.985,22

31/01/2027	2.618.118,26	322.856,47
28/02/2027	2.599.068,94	308.903,37
31/03/2027	2.582.830,49	295.167,50
30/04/2027	2.568.525,44	281.372,22
31/05/2027	2.547.934,57	267.567,51
30/06/2027	2.516.394,67	253.941,10
31/07/2027	2.482.376,01	240.976,48
31/08/2027	2.447.524,57	227.505,28
30/09/2027	2.417.765,07	214.279,14
31/10/2027	2.395.220,98	201.218,24
30/11/2027	2.369.537,27	188.440,82
31/12/2027	2.336.143,28	175.823,92
31/01/2028	2.311.865,50	163.265,70
29/02/2028	2.283.374,13	151.094,89
31/03/2028	2.262.000,16	138.943,07
30/04/2028	2.229.531,06	126.842,41
31/05/2028	2.159.769,13	115.262,12
30/06/2028	2.027.160,93	103.492,98
31/07/2028	1.946.639,90	92.461,32
31/08/2028	1.823.520,74	81.660,95
30/09/2028	1.722.689,48	71.502,73
31/10/2028	1.622.003,07	62.135,50
30/11/2028	1.473.814,45	53.358,07
31/12/2028	1.338.643,17	48.186,95
31/01/2029	1.203.252,94	40.011,03
28/02/2029	1.103.971,95	30.701,10
31/03/2029	1.003.164,16	24.527,08
30/04/2029	871.756,80	19.056,90
31/05/2029	736.404,30	14.116,58
30/06/2029	590.568,21	9.853,30
31/07/2029	464.553,31	6.497,30
31/08/2029	318.487,38	3.989,08
30/09/2029	200.983,35	2.240,88
31/10/2029	84.696,18	801,06
30/11/2029	6.982,51	84,95
31/12/2029	190,67	13,86
31/01/2030	191,35	13,18
28/02/2030	192,03	12,51
31/03/2030	192,71	11,83
30/04/2030	193,39	11,15
31/05/2030	194,08	10,46
30/06/2030	194,76	9,77
31/07/2030	195,45	9,09
31/08/2030	196,14	8,40
30/09/2030	196,84	7,70
31/10/2030	197,54	7,00
30/11/2030	198,24	6,31
31/12/2030	198,94	5,61
31/01/2031	199,64	4,90
28/02/2031	200,35	4,19
31/03/2031	201,06	3,49
30/04/2031	201,77	2,78
31/05/2031	202,49	2,06
30/06/2031	203,21	1,35
31/07/2031	178,96	0,63
<b>Total</b>	<b>277.870.107,99</b>	<b>81.242.545,64</b>

### ADVANCES : Aggregate Portfolio

Instalments and prepayments	Principal	Interest	Total
During the monthly collection period	2.914.697,66	1.700.202,22	4.614.899,88
Cumulative from the first servicer serport	49.059.894,28	22.856.945,40	71.916.839,68
<b>Total amounts paid to the issuer</b>	<b>51.974.591,94</b>	<b>24.557.147,62</b>	<b>76.531.739,56</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>8,3895%</b>
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<b>The retention rule (Min 5%) is respected?</b>	<b>Yes</b>
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Seller Financial Ratios: Quarterly (applicable from March 2019)	Data	Limits	Breach
<b>Total Capital Ratio of the Seller</b>	<b>16,4%</b>	<b>MIN 10,5%</b>	<b>No</b>
<b>Corporate capital of the Seller</b>	<b>33.812.962,00</b>	<b>MIN 20.000.000,00</b>	<b>No</b>
<b>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.)</b>	<b>12.288.412,78</b>	<b>MIN 10.000.000,00 for 4 consecutive O.D.</b>	<b>No</b>
<b>Ratio between (a) and (b)</b>	<b>2,32</b>	<b>MIN 2</b>	<b>No</b>
(a) the Net Operating Income (equal to "Margine di Intermediazione" + "Margine di Interesse" – "Costi Operativi")	3.749.602,00		
(b) the costs of the financial indebtedness ("Oneri Finanziari")	1.617.106,00		