

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-mar-21
Relating to the Collection Period:	01-mar-21   31-mar-21
Relating to the Interest Period:	29-mar-21   27-apr-21
Payment Date:	28-apr-21

**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	316.029.778,58	1.421.740,29	317.451.518,87	733.438,32	318.184.957,19
Performing receivables in arrears	9.802.238,77	237.993,85	10.040.232,62	133.092,78	10.173.325,40
Delinquent receivables	1.141.064,11	91.014,50	1.232.078,61	37.933,90	1.270.012,51
<b>Collateral portfolio: Oustading Principal Due</b>	<b>326.973.081,46</b>	<b>1.750.748,64</b>	<b>328.723.830,10</b>	<b>904.465,00</b>	<b>329.628.295,10</b>
Unpaid First Instalment Receivables (> 120 days)			-		
Default receivables	398.006,61	24.307,58	422.314,19	17.958,42	440.272,61
<b>Total portfolio</b>	<b>327.371.088,07</b>	<b>1.775.056,22</b>	<b>329.146.144,29</b>	<b>922.423,42</b>	<b>330.068.567,71</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	544	7.687.382,97				
2	122	1.811.361,45				
3	35	541.488,20				
4	25	536.776,90	<b>421.631.845</b>	<b>0,29%</b>	<b>4,00%</b>	<b>No</b>
5	17	295.291,64				
6	13	221.072,74				
7	11	178.937,33				
<b>Total</b>	<b>767</b>	<b>11.272.311,23</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	5	85.439,22	1	25.157,75						
Loans in "Sofferenza"										
Life damage	14	183.246,32	3	46.456,22						
Job damage	16	273.170,33	4	69.468,32						
<b>Defaulted loans</b>	<b>35</b>	<b>541.855,87</b>	<b>8</b>	<b>141.082,29</b>	<b>421.631.845</b>	<b>0,13%</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	25.157,75	2	38.327,06	2	21.954,41		
Loans in "Sofferenza"								
Life damage	1	16.377,02	13	166.869,30				
Job damage	2	42.893,56			10	137.172,11	4	93.104,66
<b>Total defaulted</b>	<b>4</b>	<b>84.428,33</b>	<b>15</b>	<b>205.196,36</b>	<b>12</b>	<b>159.126,52</b>	<b>4</b>	<b>93.104,66</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	171,53			
Loans in "Sofferenza"					
Life damage	9	86.678,37			
Job damage	10	32.691,78			
<b>Total defaulted</b>	<b>20</b>	<b>119.541,68</b>	<b>0,03%</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	171,53				
Loans in "Sofferenza"								
Life damage	1	16.377,02	8	70.301,35				
Job damage	2	1.124,79			7	29.120,74	1	2.446,25
<b>Total recoveries</b>	<b>3</b>	<b>17.501,81</b>	<b>9</b>	<b>70.472,88</b>	<b>7</b>	<b>29.120,74</b>	<b>1</b>	<b>2.446,25</b>

**DESCRIPTION OF AGGREGATE PORTFOLIO TOTAL**

**BREAKDOWN BY OUTSTANDING**

Aggregate Portfolio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
< 15.000	8.824	88.209.046	9.996,49
15.000 - 25.000	8.170	159.905.783	19.572,31
25.000 - 35.000	2.312	65.681.187	28.408,82
35.000 - 45.000	259	9.938.172	38.371,32
> 45.000	107	5.411.955	50.579,02

**BREAKDOWN BY RESIDUAL LIFE**

Aggregate Portfolio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
< 2	151	567.970	3.761,39
2 - 4	1.001	7.465.910	7.458,45
4 - 6	2.336	26.410.532	11.305,88
6 - 8	7.841	132.840.555	16.941,79
8 - 10	8.343	161.861.177	19.400,84

**BREAKDOWN BY EMPLOYER'S REGION**

Aggregate Portfolio			
Region	Number of loans	Outstanding Principal due	Average size
<b>Northern Italy</b>	<b>17.893</b>	<b>294.381.856,15</b>	<b>16.452,35</b>
Emilia Romagna	522	7.782.073	14.908,19
Friuli Venezia Giulia	129	1.734.091	13.442,57
Lazio	13.511	226.601.338	16.771,62
Liguria	118	1.954.297	16.561,84
Lombardia	1.658	25.368.024	15.300,38
Marche	189	3.337.893	17.660,81
Piemonte	765	12.119.753	15.842,81
Toscana	300	5.078.401	16.928,00
Trentino Alto Adige	75	1.068.812	14.250,82
Umbria	79	1.186.956	15.024,76
Valle d'Aosta	16	271.030	16.939,37
Veneto	531	7.879.188	14.838,39
<b>Southern Italy</b>	<b>1.779</b>	<b>34.764.288,14</b>	<b>19.541,48</b>
Abruzzo	382	9.000.935	23.562,66
Basilicata	24	488.742	20.364,26
Calabria	96	1.769.708	18.434,46
Campania	238	3.950.869	16.600,29
Molise	7	143.664	20.523,50
Puglia	367	7.057.396	19.229,96
Sardegna	259	4.871.576	18.809,17
Sicilia	406	7.481.398	18.427,09

On which:

Aggregate Private and Parapublic	535	8.118.822,24	15.175,37
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**BREAKDOWN BY TYPE OF LOAN**

Aggregate Portfolio			
Category	Number of loans	Outstanding Principal due	Average size
CQS	8.089	143.914.122	17.791,34
CQP	10.085	157.004.732	15.568,14
DEL	1.498	28.227.290	18.843,32

**BREAKDOWN OF DELINQUENT LOAN**

Aggregate Portfolio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Performing	19.578	327.491.751,49	16.727,54
4	25	536.777	21.471,08
5	17	295.292	17.370,10
6	13	221.073	17.005,60
7	11	178.937	16.267,03

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

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance Life S.p.A.	2.563	43.108.802	16.819,67
AXA France Vie S.a.	1.958	30.314.631	15.482,45
Metlife Europe Limited	19	267.835	14.096,60
Metlife Europe Limited Flat	388	5.120.207	13.196,41
HDI Assicurazioni S.p.A. Vita	1.374	28.392.111	20.663,84
Credit Life A.G.	1.907	31.275.758	16.400,50
Cardif Assurance Vie S.A.	1.017	18.166.027	17.862,37
IPTIQ LIFE S.A.	74	1.494.256	20.192,64
Metlife (GAI)	3.147	56.319.034	17.896,10
Afi Esca S.A.	698	11.083.662	15.879,17
Aviva Life S.p.A.	6.527	103.603.821	15.873,11

On which:

Aggregate Credit Life & Afi Esca & Net	5.168	85.468.221,59	16.537,97
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**BREAKDOWN BY INSURANCE COMPANY (Credit insurance)**

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance S.p.A	2.340	39.288.193	16.789,83
HDI Assicurazioni S.p.A. Impiegato	1.373	28.372.861	20.664,87
AXA France Iard S.a.	1.272	20.090.400	15.794,34
Cardif	1.017	18.166.027	17.862,37
Great American International Insurance Ltd.	3.147	56.319.034	17.896,10
RHEINLAND VERSICHERUNG AG	445	9.951.913	22.363,85
N/a - Pensioner	10.078	156.957.716	15.574,29

**BREAKDOWN BY TYPE OF EMPLOYER**

Aggregate Portfolio			
Administration	Number of loans	Outstanding Principal due	Average size
Public	4.889	101.778.161	20.817,79
Private	3.978	56.647.052	14.240,08
Pensioners	10.085	157.004.732	15.568,14
Parapublic	720	13.716.200	19.050,28

On which:

Aggregate Private and Parapublic	4.698	70.363.251,36	14.977,28
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**THE FIRST FIFTY EMPLOYERS BY OUTSTANDING PRINCIPAL DUE (Total without Public and Pensioners)**

Aggregate Portfolio			
Employers number	Number of loans	Outstanding Principal due	Average size
The first	107	1.858.148	17.365,87
From the second to the tenth	265	5.078.864	19.165,52
From the eleventh to the fiftieth	381	6.322.374	16.594,16

## COLLECTIONS

Collections during the monthly collection period	Principal	Interest	Total
<b>Total</b>			
Instalments	3.108.511,93	2.409.228,06	5.517.739,99
Prepayments	2.246.461,23	55.596,42	2.302.057,65
Recoveries	38.787,82	1.240,11	40.027,93
Default interest/penalties			
Payments under the transfer and servicing agreement			
Payments under the warranty and indemnity agreement			
<b>Total proceeds</b>	<b>5.393.760,98</b>	<b>2.466.064,59</b>	<b>7.859.825,57</b>
Receivables purchased by the originator	-	-	-
<b>Total amounts paid to the issuer</b>	<b>5.393.760,98</b>	<b>2.466.064,59</b>	<b>7.859.825,57</b>

## SERVICING FEES AND EXPENSES

ViViBanca	Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,45%	25.126,69
Servicing fees on Default Receivables	1,22%	488,34
Servicing fee for monitory activities	30.500,00	2.541,67
<b>Total servicing fees</b>		<b>28.156,70</b>

MCELocam (Legion)	Servicing fees (VAT included)	Servicing fees
Servicing fee for subservicing activities (per loans)	0,89	
Number of loans	2.891	
<b>Total servicing fees (Floor 1.200)</b>		<b>2.574,72</b>

## OTHER INFORMATION

Receivables not all TAN	36.304.366,04
Receivables not all TAN ratio	11,03%
Accruals on the transferred portfolio that must be paid to the Originator	-
Future rediscount of the Additional paid by Class C	48.056.645,12

Quarterly competences of the Additional paid by Class C	3.816.697,71
Future rediscount of the Additional not paid (DPP)	20.927.172,66
Montly competences of the Additional that must be paid (DPP)	535.925,69

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

Date	Principal instalment	Interest instalment
30/04/2021	2.925.826,41	1.763.256,40
31/05/2021	2.942.330,85	1.748.294,30
30/06/2021	2.956.147,43	1.732.649,71
31/07/2021	2.972.406,19	1.717.301,77
31/08/2021	2.987.851,74	1.701.406,54
30/09/2021	3.003.416,90	1.685.432,02
31/10/2021	3.019.232,16	1.669.356,06
30/11/2021	3.033.752,89	1.653.183,59
31/12/2021	3.048.789,18	1.636.924,65
31/01/2022	3.064.349,05	1.620.600,45
28/02/2022	3.079.157,90	1.604.298,04
31/03/2022	3.094.078,20	1.587.720,22
30/04/2022	3.109.672,15	1.571.199,96
31/05/2022	3.125.780,35	1.554.565,92
30/06/2022	3.139.678,86	1.537.765,85
31/07/2022	3.155.371,26	1.520.876,20
31/08/2022	3.171.310,42	1.503.899,53
30/09/2022	3.185.225,65	1.486.830,64
31/10/2022	3.200.777,92	1.469.674,92
30/11/2022	3.215.110,69	1.452.445,48
31/12/2022	3.230.919,50	1.435.149,99
31/01/2023	3.244.775,05	1.417.722,78
28/02/2023	3.259.444,97	1.400.164,91
31/03/2023	3.275.100,70	1.382.570,88
30/04/2023	3.291.099,75	1.364.886,36
31/05/2023	3.305.621,95	1.347.106,34
30/06/2023	3.318.361,51	1.329.229,95
31/07/2023	3.332.291,19	1.311.273,39
31/08/2023	3.342.454,60	1.293.227,29
30/09/2023	3.355.135,69	1.275.160,32
31/10/2023	3.370.415,65	1.256.961,12
30/11/2023	3.381.808,73	1.238.699,23
31/12/2023	3.393.444,76	1.220.372,74
31/01/2024	3.403.583,70	1.201.974,18
29/02/2024	3.416.588,30	1.183.529,13
31/03/2024	3.427.757,31	1.165.000,87
30/04/2024	3.440.567,27	1.146.542,81
31/05/2024	3.449.527,61	1.127.746,56
30/06/2024	3.455.782,99	1.109.157,87
31/07/2024	3.464.049,57	1.090.413,48
31/08/2024	3.470.755,87	1.071.593,21
30/09/2024	3.475.960,89	1.052.844,31
31/10/2024	3.483.869,98	1.033.935,76
30/11/2024	3.487.537,68	1.015.047,49
31/12/2024	3.492.292,40	996.196,46
31/01/2025	3.495.838,90	977.270,28
28/02/2025	3.502.684,77	958.347,60
31/03/2025	3.505.969,78	939.383,06
30/04/2025	3.515.712,94	920.428,24
31/05/2025	3.520.423,76	901.382,56
30/06/2025	3.519.165,21	882.349,21
31/07/2025	3.516.817,36	863.337,23
31/08/2025	3.510.411,73	844.316,03
30/09/2025	3.515.322,69	825.449,68
31/10/2025	3.522.264,41	806.520,58
30/11/2025	3.523.970,60	787.554,19
31/12/2025	3.522.889,35	768.837,16
31/01/2026	3.520.049,07	749.740,92
28/02/2026	3.526.203,82	730.744,51
31/03/2026	3.526.607,96	712.114,17
30/04/2026	3.531.298,88	693.018,52
31/05/2026	3.532.226,78	674.200,72
30/06/2026	3.523.537,56	654.971,39
31/07/2026	3.518.367,81	636.072,02
31/08/2026	3.506.972,21	617.184,17
30/09/2026	3.502.170,92	598.484,80
31/10/2026	3.502.686,70	579.739,15
30/11/2026	3.493.448,23	561.363,34
31/12/2026	3.486.679,03	542.396,70
31/01/2027	3.476.057,69	523.747,81
28/02/2027	3.466.156,45	504.999,82
31/03/2027	3.451.133,50	486.556,14
30/04/2027	3.439.876,66	468.038,21
31/05/2027	3.425.611,46	449.563,22
30/06/2027	3.398.339,94	431.106,45
31/07/2027	3.367.583,13	413.349,45
31/08/2027	3.334.395,53	395.159,11
30/09/2027	3.308.346,39	377.153,68
31/10/2027	3.291.674,03	359.109,81
30/11/2027	3.271.907,51	341.703,25
31/12/2027	3.240.816,00	324.392,00
31/01/2028	3.215.722,38	306.984,80
29/02/2028	3.190.583,34	289.487,74

31/03/2028	3.171.195,71	272.296,55
30/04/2028	3.143.501,78	255.514,09
31/05/2028	3.082.698,19	239.302,30
30/06/2028	2.958.743,38	223.253,90
31/07/2028	2.883.504,07	207.239,74
31/08/2028	2.767.715,85	191.373,08
30/09/2028	2.674.713,17	176.081,89
31/10/2028	2.581.948,84	161.447,33
30/11/2028	2.444.455,45	147.670,01
31/12/2028	2.323.106,17	136.632,85
31/01/2029	2.197.643,47	123.854,03
28/02/2029	2.104.600,73	109.368,93
31/03/2029	2.011.313,33	97.795,89
30/04/2029	1.889.559,84	87.209,54
31/05/2029	1.763.085,50	76.537,92
30/06/2029	1.627.310,98	66.777,74
31/07/2029	1.505.232,70	57.839,89
31/08/2029	1.365.762,48	49.833,91
30/09/2029	1.254.626,94	42.104,11
31/10/2029	1.144.220,98	35.063,72
30/11/2029	1.010.433,73	28.729,61
31/12/2029	884.624,58	23.567,15
31/01/2030	748.494,35	18.551,13
28/02/2030	650.997,12	14.443,75
31/03/2030	536.037,54	10.671,68
30/04/2030	460.565,97	8.027,75
31/05/2030	398.821,22	5.562,27
30/06/2030	308.321,68	3.395,59
31/07/2030	188.621,79	1.781,26
31/08/2030	65.561,60	561,87
30/09/2030	4.107,49	43,34
31/10/2030	116,12	2,07
30/11/2030	98,61	1,02
31/12/2030	8,45	0,08
<b>Total</b>	<b>327.371.088,07</b>	<b>89.453.283,37</b>



**ADVANCES : Aggregate Portfolio**

<b>Instalments and prepayments</b>	<b>Principal</b>	<b>Interest</b>	<b>Total</b>
During the monthly collection period	5.354.973,16	2.464.824,48	7.819.797,64
Cumulative from the first servicer report	28.236.811,24	11.731.785,05	39.968.596,29
<b>Total amounts paid to the issuer</b>	<b>33.591.784,40</b>	<b>14.196.609,53</b>	<b>47.788.393,93</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>5,2996%</b>
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<b>The retention rule (Min 5%) is respected?</b>	<b>Yes</b>
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