

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:

30-giu-20

Relating to the Collection Period:

01-giu-20

30-giu-20

Relating to the Interest Period:

29-giu-20

27-lug-20

Payment Date:

28-lug-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                | 243.865.707,83        | 957.477,70          | 244.823.185,53        | 579.139,52        | 245.402.325,05        |
| Performing receivables in arrears                    | 13.507.858,80         | 271.180,28          | 13.779.039,08         | 195.883,22        | 13.974.922,30         |
| Delinquent receivables                               | 1.710.938,97          | 119.108,25          | 1.830.047,22          | 71.094,63         | 1.901.141,85          |
| <b>Collateral portfolio: Oustading Principal Due</b> | <b>259.084.505,60</b> | <b>1.347.766,23</b> | <b>260.432.271,83</b> | <b>846.117,37</b> | <b>261.278.389,20</b> |
| Unpaid First Instalment Receivables (> 120 days)     |                       |                     |                       |                   |                       |
| Default receivables                                  | 655.845,04            | 34.440,28           | 690.285,32            | 24.095,31         | 714.380,63            |
| <b>Total portfolio</b>                               | <b>259.740.350,64</b> | <b>1.382.206,51</b> | <b>261.122.557,15</b> | <b>870.212,68</b> | <b>261.992.769,83</b> |

|  | <b>Legion</b>        |                   |                      |                   |                      |
|--|----------------------|-------------------|----------------------|-------------------|----------------------|
| Performing receivables not in arrears                | 53.372.540,75        | 362.322,61        | 53.734.863,36        | 156.290,85        | 53.891.154,21        |
| Performing receivables in arrears                    | 4.822.618,78         | 131.082,21        | 4.953.700,99         | 57.797,78         | 5.011.498,77         |
| Delinquent receivables                               | 785.200,16           | 68.664,09         | 853.864,25           | 28.523,96         | 882.388,21           |
| <b>Collateral portfolio: Oustading Principal Due</b> | <b>58.980.359,69</b> | <b>562.068,91</b> | <b>59.542.428,60</b> | <b>242.612,59</b> | <b>59.785.041,19</b> |
| Unpaid First Instalment Receivables (> 120 days)     |                      |                   |                      |                   |                      |
| Default receivables                                  | 270.221,12           | 43.995,83         | 314.216,95           | 21.290,72         | 335.507,67           |
| <b>Total portfolio</b>                               | <b>59.250.580,81</b> | <b>606.064,74</b> | <b>59.856.645,55</b> | <b>263.903,31</b> | <b>60.120.548,86</b> |

|  | <b>Total</b>          |                     |                       |                     |                       |
|--|-----------------------|---------------------|-----------------------|---------------------|-----------------------|
| Performing receivables not in arrears                | 297.238.248,58        | 1.319.800,31        | 298.558.048,89        | 735.430,37          | 299.293.479,26        |
| Performing receivables in arrears                    | 18.330.477,58         | 402.262,49          | 18.732.740,07         | 253.681,00          | 18.986.421,07         |
| Delinquent receivables                               | 2.496.139,13          | 187.772,34          | 2.683.911,47          | 99.618,59           | 2.783.530,06          |
| <b>Collateral portfolio: Oustading Principal Due</b> | <b>318.064.865,29</b> | <b>1.909.835,14</b> | <b>319.974.700,43</b> | <b>1.088.729,96</b> | <b>321.063.430,39</b> |
| Unpaid First Instalment Receivables (> 120 days)     |                       |                     |                       |                     |                       |
| Default receivables                                  | 926.066,16            | 78.436,11           | 1.004.502,27          | 45.386,03           | 1.049.888,30          |
| <b>Total portfolio</b>                               | <b>318.990.931,45</b> | <b>1.988.271,25</b> | <b>320.979.202,70</b> | <b>1.134.115,99</b> | <b>322.113.318,69</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  | 682                   | 10.695.111,47            |                                       |                   |   |           |
| 2  | 142                   | 1.969.632,68             |                                       |                   |   |           |
| 3  | 79                    | 1.114.294,93             |                                       |                   |   |           |
| 4  | 34                    | 494.990,44               | <b>293.145.319</b>                    | <b>0,62%</b>      | <b>4,00%</b>                            | <b>No</b> |
| 5  | 25                    | 299.571,12               |                                       |                   |   |           |
| 6  | 22                    | 342.223,61               |                                       |                   |   |           |
| 7  | 44                    | 693.262,05               |                                       |                   |   |           |
| <b>Total</b>   | <b>1.028</b>          | <b>15.609.086,30</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 | 1                                    | 10.705,06  |  |  |                                       |                                |  |           |              |           |
| Loans in "Sofferenza"  |                                      |  |  |  |                                       |                                |  |           |              |           |
| Life damage            | 26                                   | 361.203,42   | 5  | 36.308,13  | <b>293.145.319</b>                    | <b>0,28%</b>                   | <b>7,00%</b>                               | <b>No</b> | <b>3,75%</b> | <b>No</b> |
| Job damage             | 25                                   | 453.218,81   | 8  | 154.921,27   |                                       |                                |  |           |              |           |
| <b>Defaulted loans</b> | <b>52</b>                            | <b>825.127,29</b>                                      | <b>13</b>  | <b>191.229,40</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                          | 10.705,06  |
| Loans in "Sofferenza"  |                            |  |                            |  |                            |  |                            |  |
| Life damage            | 3                          | 53.842,16  | 22                         | 297.167,19   | 1                          | 10.194,07  |                            |  |
| Job damage             | 7                          | 164.068,52   |                            |  | 16                         | 243.543,77   | 2                          | 45.606,52  |
| <b>Total defaulted</b> | <b>10</b>                  | <b>217.910,68</b>                                  | <b>22</b>                  | <b>297.167,19</b>                                  | <b>17</b>                  | <b>253.737,84</b>                                  | <b>3</b>                   | <b>56.311,58</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            | 3                                    | 64.932,98                                      | <b>0,05%</b>                 | <b>4,00%</b> | <b>No</b>               |
| Job damage             | 7                                    | 69.908,99                                      |                              |              |                         |
| <b>Total defaulted</b> | <b>10</b>                            | <b>134.841,97</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  |                                      |  |                                      |  |                                      |  |                                      |  |
| Loans in "Sofferenza"   |                                      |  |                                      |  |                                      |  |                                      |  |
| Life damage             |                                      |  | 3                                    | 64.932,98                                  |                                      |  |                                      |  |
| Job damage              | 1                                    | 22.202,14                                  |                                      |  | 6                                    | 47.706,85                                  |                                      |  |
| <b>Total recoveries</b> | <b>1</b>                             | <b>22.202,14</b>                           | <b>3</b>                             | <b>64.932,98</b>                           | <b>6</b>                             | <b>47.706,85</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  | 244                   | 3.873.897,61             |                                       |                   |   |           |
| 2  | 61                    | 896.329,00               |                                       |                   |   |           |
| 3  | 12                    | 183.474,38               |                                       |                   |   |           |
| 4  | 15                    | 199.958,44               | <b>73.132.124</b>                     | <b>1,17%</b>      | <b>4,00%</b>                            | <b>No</b> |
| 5  | 11                    | 217.740,82               |                                       |                   |   |           |
| 6  | 13                    | 186.266,05               |                                       |                   |   |           |
| 7  | 18                    | 249.898,94               |                                       |                   |   |           |
| <b>Total</b>   | <b>374</b>            | <b>5.807.565,24</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            | 7                                    | 109.197,65   |  |  |                                       |                                |  |           |              |           |
| Job damage             | 24                                   | 365.389,71   | 8  | 125.500,07   |                                       |                                |  |           |              |           |
| <b>Defaulted loans</b> | <b>35</b>                            | <b>506.403,49</b>                                      | <b>8</b>   | <b>125.500,07</b>  | <b>73.132.124</b>                     | <b>0,69%</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            | 1                          | 21.395,52  | 5                          | 66.878,51  |                            |  | 1                          | 20.923,62  |
| Job damage             | 5                          | 87.330,52  |                            |  | 18                         | 255.282,33   | 1                          | 22.776,86  |
| <b>Total defaulted</b> | <b>7</b>                   | <b>118.205,06</b>                                  | <b>7</b>                   | <b>81.003,72</b>                                   | <b>19</b>                  | <b>263.494,23</b>                                  | <b>2</b>                   | <b>43.700,48</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            | 7                                    | 109.197,65                                     |                              |              |                         |
| Job damage             | 7                                    | 73.509,87                                      |                              |              |                         |
| <b>Total defaulted</b> | <b>15</b>                            | <b>192.186,54</b>                              | <b>0,26%</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             | 1                                    | 21.395,52                                  | 5                                    | 66.878,51                                  |                                      |  | 1                                    | 20.923,62                                  |
| Job damage              | 2                                    | 23.057,10                                  |                                      |  | 5                                    | 50.452,77                                  |                                      |  |
| <b>Total recoveries</b> | <b>4</b>                             | <b>53.931,64</b>                           | <b>5</b>                             | <b>66.878,51</b>                           | <b>5</b>                             | <b>50.452,77</b>                           | <b>1</b>                             | <b>20.923,62</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  | 926                   | 14.569.009,08            |                                       |                   |   |           |
| 2  | 203                   | 2.865.961,68             |                                       |                   |   |           |
| 3  | 91                    | 1.297.769,31             |                                       |                   |   |           |
| 4  | 49                    | 694.948,88               | <b>366.277.443</b>                    | <b>0,73%</b>      | <b>4,00%</b>                            | <b>No</b> |
| 5  | 36                    | 517.311,94               |                                       |                   |   |           |
| 6  | 35                    | 528.489,66               |                                       |                   |   |           |
| 7  | 62                    | 943.160,99               |                                       |                   |   |           |
| <b>Total</b>   | <b>1.402</b>          | <b>21.416.651,54</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                                    | 42.521,19  | -  | -  |                                       |                                |  |           |              |           |
| Loans in "Sofferenza"  |                                      |  |  |  |                                       |                                |  |           |              |           |
| Life damage            | 33                                   | 470.401,07   | 5  | 36.308,13  | <b>366.277.443</b>                    | <b>0,36%</b>                   | <b>7,00%</b>                               | <b>No</b> | <b>3,75%</b> | <b>No</b> |
| Job damage             | 49                                   | 818.608,52   | 16   | 280.421,34   |                                       |                                |  |           |              |           |
| <b>Defaulted loans</b> | <b>87</b>                            | <b>1.331.530,78</b>                                    | <b>21</b>  | <b>316.729,47</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   | 1                          | 10.705,06  |
| Loans in "Sofferenza"  |                            |  |                            |  |                            |  |                            |  |
| Life damage            | 4                          | 75.237,68  | 27                         | 364.045,70   | 1                          | 10.194,07  | 1                          | 20.923,62  |
| Job damage             | 12                         | 251.399,04   | -                          | -  | 34                         | 498.826,10   | 3                          | 68.383,38  |
| <b>Total defaulted</b> | <b>17</b>                  | <b>336.115,74</b>                                  | <b>29</b>                  | <b>378.170,91</b>                                  | <b>36</b>                  | <b>517.232,07</b>                                  | <b>5</b>                   | <b>100.012,06</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            | 10                                   | 174.130,63                                     | <b>0,09%</b>                 | <b>4,00%</b> | <b>No</b>               |
| Job damage             | 14                                   | 143.418,86                                     |                              |              |                         |
| <b>Total defaulted</b> | <b>25</b>                            | <b>327.028,51</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             | 1                                    | 21.395,52                                  | 8                                    | 131.811,49                                 | -                                    | -  | 1                                    | 20.923,62                                  |
| Job damage              | 3                                    | 45.259,24                                  | -                                    | -  | 11                                   | 98.159,62                                  |                                      |  |
| <b>Total recoveries</b> | <b>5</b>                             | <b>76.133,78</b>                           | <b>8</b>                             | <b>131.811,49</b>                          | <b>11</b>                            | <b>98.159,62</b>                           | <b>1</b>                             | <b>20.923,62</b>                           |

| 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                 | 6.324           | 63.862.894,61             | 10.098,50    |
| 15.000 - 25.000          | 5.929           | 117.377.930,50            | 19.797,26    |
| 25.000 - 35.000          | 2.185           | 62.427.863,37             | 28.571,10    |
| 35.000 - 45.000          | 301             | 11.482.500,45             | 38.147,84    |
| > 45.000                 | 115             | 5.971.368,22              | 51.924,94    |

| BREAKDOWN BY RESIDUAL LIFE |                 |                           |              |
|----------------------------|-----------------|---------------------------|--------------|
| Aggregate Portfolio        |                 |                           |              |
| Range (Years)              | Number of loans | Outstanding Principal due | Average size |
| < 2                        | 36              | 163.273,41                | 4.535,37     |
| 2 - 4                      | 561             | 4.313.337,96              | 7.688,66     |
| 4 - 6                      | 1.560           | 15.619.272,67             | 10.012,35    |
| 6 - 8                      | 2.352           | 38.545.804,54             | 16.388,52    |
| 8 - 10                     | 10.345          | 202.480.868,57            | 19.572,82    |

| BREAKDOWN BY EMPLOYER'S REGION |                 |                           |                  |
|--------------------------------|-----------------|---------------------------|------------------|
| Aggregate Portfolio            |                 |                           |                  |
| Region                         | Number of loans | Outstanding Principal due | Average size     |
| <b>Northern Italy</b>          | <b>13.562</b>   | <b>234.171.548,26</b>     | <b>17.266,74</b> |
| Emilia Romagna                 | 459             | 7.066.743,65              | 15.395,96        |
| Friuli Venezia Giulia          | 121             | 1.721.312,31              | 14.225,72        |
| Lazio                          | 9.863           | 175.092.494,94            | 17.752,46        |
| Liguria                        | 93              | 1.597.350,25              | 17.175,81        |
| Lombardia                      | 1.345           | 21.371.753,80             | 15.889,78        |
| Marche                         | 127             | 2.324.157,65              | 18.300,45        |
| Piemonte                       | 662             | 10.706.065,75             | 16.172,30        |
| Toscana                        | 261             | 4.512.503,71              | 17.289,29        |
| Trentino Alto Adige            | 62              | 831.442,69                | 13.410,37        |
| Umbria                         | 71              | 1.140.130,73              | 16.058,18        |
| Valle d'Aosta                  | 14              | 239.941,65                | 17.138,69        |
| Veneto                         | 484             | 7.567.651,13              | 15.635,64        |
| <b>Southern Italy</b>          | <b>1.292</b>    | <b>26.951.008,89</b>      | <b>20.859,91</b> |
| Abruzzo                        | 287             | 7.319.138,87              | 25.502,23        |
| Basilicata                     | 23              | 494.642,01                | 21.506,17        |
| Calabria                       | 53              | 1.001.609,64              | 18.898,30        |
| Campania                       | 162             | 2.823.059,50              | 17.426,29        |
| Molise                         | 6               | 100.598,03                | 16.766,34        |
| Puglia                         | 312             | 6.178.113,30              | 19.801,65        |
| Sardegna                       | 158             | 3.178.354,42              | 20.116,17        |
| Sicilia                        | 291             | 5.855.493,12              | 20.121,97        |

|           |                                  |     |              |           |    |         |    |
|-----------|----------------------------------|-----|--------------|-----------|----|---------|----|
| On which: | Aggregate Private and Parapublic | 415 | 6.670.516,10 | 16.073,53 | 3% | MAX 10% | No |
|-----------|----------------------------------|-----|--------------|-----------|----|---------|----|

| BREAKDOWN BY TYPE OF LOAN |                 |                           |              |
|---------------------------|-----------------|---------------------------|--------------|
| Aggregate Portfolio       |                 |                           |              |
| Category                  | Number of loans | Outstanding Principal due | Average size |
| CQS                       | 6.256           | 115.282.478,37            | 18.427,51    |
| CQP                       | 7.520           | 123.877.943,50            | 16.473,13    |
| DEL                       | 1.078           | 21.962.135,28             | 20.373,04    |

| BREAKDOWN OF DELINQUENT LOAN |                 |                           |              |
|------------------------------|-----------------|---------------------------|--------------|
| Aggregate Portfolio          |                 |                           |              |
| Delinquent instalments       | Number of loans | Outstanding Principal due | Average size |
| Performing                   | 14.687          | 258.602.224,61            | 17.607,56    |
| 4                            | 34              | 494.990,44                | 14.558,54    |
| 5                            | 25              | 299.571,12                | 11.982,84    |
| 6                            | 22              | 342.223,61                | 15.555,62    |
| 7                            | 44              | 693.262,05                | 15.755,96    |

| BREAKDOWN BY INSURANCE COMPANY (Life insurance) |                 |                           |              |
|---|-----------------|---------------------------|--------------|
| Aggregate Portfolio                             |                 |                           |              |
| Insurance company                               | Number of loans | Outstanding Principal due | Average size |
| Net Insurance Life S.p.A.                       | 2.085           | 37.439.683,67             | 17.956,68    |
| AXA France Vie S.a.                             | 793             | 12.850.702,14             | 16.205,17    |
| Metlife Europe Limited                          | 12              | 162.993,22                | 13.582,77    |
| Metlife Europe Limited Flat                     | 13              | 193.553,55                | 14.888,73    |
| HDI Assicurazioni S.p.A. Vita                   | 802             | 18.722.430,16             | 23.344,68    |
| Credit Life A.G.                                | 1.000           | 15.503.456,19             | 15.503,46    |
| Cardif Assurance Vie S.A.                       | 888             | 16.287.477,10             | 18.341,75    |
| Metlife (GAI)                                   | 3.159           | 59.149.602,17             | 18.724,15    |
| Afi Esca S.A.                                   | 594             | 9.898.348,90              | 16.663,89    |
| Aviva Life S.p.A.                               | 5.508           | 90.914.310,05             | 16.505,87    |

|           |  |       |               |           |     |         |    |
|-----------|--|-------|---------------|-----------|-----|---------|----|
| On which: | Aggregate Credit Life & Afi Esca & Net | 3.679 | 62.841.488,76 | 17.081,13 | 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.                              | 1.916           | 34.313.359,07             | 17.908,85    |
| HDI Assicurazioni S.p.A. Impiego                  | 802             | 18.722.430,16             | 23.344,68    |
| AXA France Iard S.a.                              | 569             | 8.771.745,15              | 15.416,07    |
| Cardif  | 888             | 16.287.477,10             | 18.341,75    |
| Great American International Insurance Ltd.       | 3.159           | 59.149.602,17             | 18.724,15    |
| N/a - Pensioner                                   | 7.520           | 123.877.943,50            | 16.473,13    |

| BREAKDOWN BY TYPE OF EMPLOYER |                 |                           |              |
|-------------------------------|-----------------|---------------------------|--------------|
| Aggregate Portfolio           |                 |                           |              |
| Administration                | Number of loans | Outstanding Principal due | Average size |
| Public                        | 3.358           | 75.483.352,34             | 22.478,66    |
| Private                       | 3.474           | 51.359.728,58             | 14.784,03    |
| Pensioners                    | 7.520           | 123.877.943,50            | 16.473,13    |
| Parapublic                    | 502             | 10.401.532,73             | 20.720,18    |

|           |                                  |       |               |           |     |         |    |
|-----------|----------------------------------|-------|---------------|-----------|-----|---------|----|
| On which: | Aggregate Private and Parapublic | 3.976 | 61.761.261,31 | 15.533,52 | 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  | 78              | 1.477.850,31              | 18.946,80    |
| From the second to the tenth   | 169             | 3.630.017,98              | 21.479,40    |
| From the eleventh to the fiftieth  | 317             | 5.482.343,28              | 17.294,46    |

| DESCRIPTION OF AGGREGATE PORTFOLIO LEGION |
|---|
|---|

| BREAKDOWN BY OUTSTANDING |                 |                           |
|--------------------------|-----------------|---------------------------|
| Aggregate Portfolio      |                 |                           |
| Range (Euro)             | Number of loans | Outstanding Principal due |
| < 15.000                 | 1.431           | 14.555.692,88             |
| 15.000 - 25.000          | 1.716           | 33.548.831,04             |
| 25.000 - 35.000          | 371             | 10.387.122,19             |
| 35.000 - 45.000          | 24              | 942.465,68                |
| > 45.000                 | 8               | 422.533,76                |

| BREAKDOWN BY RESIDUAL LIFE |                 |                           |
|----------------------------|-----------------|---------------------------|
| Aggregate Portfolio        |                 |                           |
| Range (Years)              | Number of loans | Outstanding Principal due |
| < 2                        | 45              | 202.349,33                |
| 2 - 4                      | 162             | 1.395.793,30              |
| 4 - 6                      | 449             | 6.361.354,08              |
| 6 - 8                      | 2.377           | 41.974.433,27             |
| 8 - 10                     | 517             | 9.922.715,57              |

| BREAKDOWN BY EMPLOYER'S REGION |                 |                           |
|--------------------------------|-----------------|---------------------------|
| Aggregate Portfolio            |                 |                           |
| Region                         | Number of loans | Outstanding Principal due |
| <b>Northern Italy</b>          | <b>3.090</b>    | <b>51.070.411,62</b>      |
| Emilia Romagna                 | 65              | 898.342,70                |
| Friuli Venezia Giulia          | 9               | 162.826,67                |
| Lazio                          | 2.438           | 40.827.498,90             |
| Liguria                        | 26              | 458.105,77                |
| Lombardia                      | 313             | 4.729.189,96              |
| Marche                         | 70              | 1.323.452,32              |
| Piemonte                       | 90              | 1.406.347,12              |
| Toscana                        | 10              | 165.724,61                |
| Trentino Alto Adige            | 12              | 278.580,92                |
| Umbria                         | 8               | 114.264,10                |
| Valle d'Aosta                  | -               | -                         |
| Veneto                         | 49              | 706.078,55                |
| <b>Southern Italy</b>          | <b>460</b>      | <b>8.786.233,93</b>       |
| Abruzzo                        | 81              | 1.908.555,36              |
| Basilicata                     | 2               | 47.831,30                 |
| Calabria                       | 62              | 1.242.713,02              |
| Campania                       | 72              | 1.202.284,09              |
| Molise                         | 1               | 1.902,51                  |
| Puglia                         | 43              | 722.220,62                |
| Sardegna                       | 62              | 1.142.887,57              |
| Sicilia                        | 137             | 2.517.839,46              |

|           |                                  |     |              |
|-----------|----------------------------------|-----|--------------|
| On which: | Aggregate Private and Parapublic | 141 | 2.135.374,94 |
|-----------|----------------------------------|-----|--------------|

| BREAKDOWN BY TYPE OF LOAN |                 |                           |
|---------------------------|-----------------|---------------------------|
| Aggregate Portfolio       |                 |                           |
| Category                  | Number of loans | Outstanding Principal due |
| CQS                       | 1.648           | 30.107.331,21             |
| CQP                       | 1.506           | 22.667.391,93             |
| DEL                       | 396             | 7.081.922,41              |

| BREAKDOWN OF DELINQUENT LOAN |                 |                           |
|------------------------------|-----------------|---------------------------|
| Aggregate Portfolio          |                 |                           |
| Delinquent instalments       | Number of loans | Outstanding Principal due |
| Performing                   | 3.473           | 58.688.564,34             |
| 4                            | 15              | 199.958,44                |
| 5                            | 11              | 217.740,82                |
| 6                            | 13              | 186.266,05                |
| 7                            | 18              | 249.898,94                |

| BREAKDOWN BY INSURANCE COMPANY (Life insurance) |                 |                           |
|---|-----------------|---------------------------|
| Aggregate Portfolio                             |                 |                           |
| Insurance company                               | Number of loans | Outstanding Principal due |
| Net Insurance Life S.p.A.                       | 429             | 7.111.462,48              |
| AXA France Vie S.a.                             | 1.374           | 22.868.798,29             |
| Metlife Europe Limited Flat                     | 404             | 5.741.616,61              |
| HDI Assicurazioni S.p.A. Vita                   | 626             | 12.187.751,68             |
| Credit Life A.G.                                | 548             | 8.972.783,27              |
| Cardif Assurance Vie S.A.                       | 127             | 2.347.217,24              |
| Afi Esca S.A.                                   | 42              | 627.015,98                |

|           |  |       |               |
|-----------|--|-------|---------------|
| On which: | Aggregate Credit Life & Afi Esca & Net | 1.019 | 16.711.261,73 |
|-----------|--|-------|---------------|

| BREAKDOWN BY INSURANCE COMPANY (Credit insurance) |                 |                           |
|---|-----------------|---------------------------|
| Aggregate Portfolio                               |                 |                           |
| Insurance company                                 | Number of loans | Outstanding Principal due |
| Net Insurance S.p.A.                              | 415             | 6.937.197,08              |
| HDI Assicurazioni S.p.A. Impiego                  | 624             | 12.149.421,18             |
| AXA France Iard S.a.                              | 889             | 15.885.041,34             |
| Cardif  | 127             | 2.347.217,24              |
| N/a - Pensioner                                   | 1.495           | 22.537.768,71             |

| BREAKDOWN BY TYPE OF EMPLOYER |                 |                           |
|-------------------------------|-----------------|---------------------------|
| Aggregate Portfolio           |                 |                           |
| Administration                | Number of loans | Outstanding Principal due |
| Public                        | 1.255           | 25.016.246,71             |
| Private                       | 519             | 7.261.351,78              |
| Pensioners                    | 1.506           | 22.667.391,93             |
| Parapublic                    | 270             | 4.911.655,13              |

|           |                                  |     |               |
|-----------|----------------------------------|-----|---------------|
| On which: | Aggregate Private and Parapublic | 789 | 12.173.006,91 |
|-----------|----------------------------------|-----|---------------|

| 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              | 1.186.263,01              |
| From the second to the tenth   | 114             | 1.939.119,84              |
| From the eleventh to the fiftieth  | 131             | 2.226.922,30              |



**DESCRIPTION OF AGGREGATE PORTFOLIO TOTAL**

**BREAKDOWN BY OUTSTANDING**

| Aggregate Portfolio |                 |                 |                           |              |
|---------------------|-----------------|-----------------|---------------------------|--------------|
| Average size        | Range (Euro)    | Number of loans | Outstanding Principal due | Average size |
| 10.171,69           | < 15.000        | 7.755           | 78.418.587                | 10.112,00    |
| 19.550,60           | 15.000 - 25.000 | 7.645           | 150.926.762               | 19.741,89    |
| 27.997,63           | 25.000 - 35.000 | 2.556           | 72.814.986                | 28.487,87    |
| 39.269,40           | 35.000 - 45.000 | 325             | 12.424.966                | 38.230,67    |
| 52.816,72           | > 45.000        | 123             | 6.393.902                 | 51.982,94    |

**BREAKDOWN BY RESIDUAL LIFE**

| Aggregate Portfolio |               |                 |                           |              |
|---------------------|---------------|-----------------|---------------------------|--------------|
| Average size        | Range (Years) | Number of loans | Outstanding Principal due | Average size |
| 4.496,65            | < 2           | 81              | 365.623                   | 4.513,86     |
| 8.616,01            | 2 - 4         | 723             | 5.709.131                 | 7.896,45     |
| 14.167,83           | 4 - 6         | 2.009           | 21.980.627                | 10.941,08    |
| 17.658,58           | 6 - 8         | 4.729           | 80.520.238                | 17.026,91    |
| 19.192,87           | 8 - 10        | 10.862          | 212.403.584               | 19.554,74    |

**BREAKDOWN BY EMPLOYER'S REGION**

| Aggregate Portfolio |                       |                 |                           |                  |
|---------------------|-----------------------|-----------------|---------------------------|------------------|
| Average size        | Region                | Number of loans | Outstanding Principal due | Average size     |
| <b>16.527,64</b>    | <b>Northern Italy</b> | <b>16.652</b>   | <b>285.241.959,88</b>     | <b>17.129,59</b> |
| 13.820,66           | Emilia Romagna        | 524             | 7.965.086                 | 15.200,55        |
| 18.091,85           | Friuli Venezia Giulia | 130             | 1.884.139                 | 14.493,38        |
| 16.746,31           | Lazio                 | 12.301          | 215.919.994               | 17.553,04        |
| 17.619,45           | Liguria               | 119             | 2.055.456                 | 17.272,74        |
| 15.109,23           | Lombardia             | 1.658           | 26.100.944                | 15.742,43        |
| 18.906,46           | Marche                | 197             | 3.647.610                 | 18.515,79        |
| 15.626,08           | Piemonte              | 752             | 12.112.413                | 16.106,93        |
| 16.572,46           | Toscana               | 271             | 4.678.228                 | 17.262,84        |
| 23.215,08           | Trentino Alto Adige   | 74              | 1.110.024                 | 15.000,32        |
| 14.283,01           | Umbria                | 79              | 1.254.395                 | 15.878,42        |
| -                   | Valle d'Aosta         | 14              | 239.942                   | 17.138,69        |
| 14.409,77           | Veneto                | 533             | 8.273.730                 | 15.522,94        |
| <b>19.100,51</b>    | <b>Southern Italy</b> | <b>1.752</b>    | <b>35.737.242,82</b>      | <b>20.397,97</b> |
| 23.562,41           | Abruzzo               | 368             | 9.227.694                 | 25.075,26        |
| 23.915,65           | Basilicata            | 25              | 542.473                   | 21.698,93        |
| 20.043,76           | Calabria              | 115             | 2.244.323                 | 19.515,85        |
| 16.698,39           | Campania              | 234             | 4.025.344                 | 17.202,32        |
| 1.902,51            | Molise                | 7               | 102.501                   | 14.642,93        |
| 16.795,83           | Puglia                | 355             | 6.900.334                 | 19.437,56        |
| 18.433,67           | Sardegna              | 220             | 4.321.242                 | 19.642,01        |
| 18.378,39           | Sicilia               | 428             | 8.373.333                 | 19.563,86        |

On which:

|           |                                  |     |              |           |    |         |    |
|-----------|----------------------------------|-----|--------------|-----------|----|---------|----|
| 15.144,50 | Aggregate Private and Parapublic | 556 | 8.805.891,04 | 15.837,93 | 3% | MAX 10% | No |
|-----------|----------------------------------|-----|--------------|-----------|----|---------|----|

**BREAKDOWN BY TYPE OF LOAN**

| Aggregate Portfolio |          |                 |                           |              |        |         |     |
|---------------------|----------|-----------------|---------------------------|--------------|--------|---------|-----|
| Average size        | Category | Number of loans | Outstanding Principal due | Average size |        |         |     |
| 18.269,01           | CQS      | 7.904           | 145.389.810               | 18.394,46    |        |         |     |
| 15.051,39           | CQP      | 9.026           | 146.545.335               | 16.235,91    | 45,66% | MAX 45% | Yes |
| 17.883,64           | DEL      | 1.474           | 29.044.058                | 19.704,25    | 9,05%  | MAX 15% | No  |

**BREAKDOWN OF DELINQUENT LOAN**

| Aggregate Portfolio |                        |                 |                           |              |
|---------------------|------------------------|-----------------|---------------------------|--------------|
| Average size        | Delinquent instalments | Number of loans | Outstanding Principal due | Average size |
| 16.898,52           | Perfoming              | 18.160          | 317.290.789               | 17.471,96    |
| 13.330,56           | 4                      | 49              | 694.949                   | 14.182,63    |
| 19.794,62           | 5                      | 36              | 517.312                   | 14.369,78    |
| 14.328,16           | 6                      | 35              | 528.490                   | 15.099,70    |
| 13.883,27           | 7                      | 62              | 943.161                   | 15.212,27    |

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

| Aggregate Portfolio |                               |                 |                           |              |        |         |    |
|---------------------|-------------------------------|-----------------|---------------------------|--------------|--------|---------|----|
| Average size        | Insurance company             | Number of loans | Outstanding Principal due | Average size |        |         |    |
| 16.576,84           | Net Insurance Life S.p.A.     | 2.514           | 44.551.146                | 17.721,22    | 13,88% | MAX 15% | No |
| 16.643,96           | AXA France Vie S.a.           | 2.167           | 35.719.500                | 16.483,39    | 11,13% | MIN 5%  | No |
| 14.211,92           | Metlife Europe Limited        | 12              | 162.993                   | 13.582,77    |        |         |    |
| 19.469,25           | Metlife Europe Limited Flat   | 417             | 5.935.170                 | 14.233,02    |        |         |    |
| 16.373,69           | HDI Assicurazioni S.p.A. Vita | 1.428           | 30.910.182                | 21.645,79    |        |         |    |
| 18.482,03           | Credit Life A.G.              | 1.548           | 24.476.239                | 15.811,52    | 7,63%  | MAX 15% | No |
| 14.928,95           | Cardif Assurance Vie S.A.     | 1.015           | 18.634.694                | 18.359,30    |        |         |    |
|                     | Metlife (GAI)                 | 3.159           | 59.149.602                | 18.724,15    |        |         |    |
|                     | Afi Esca S.A.                 | 636             | 10.525.365                | 16.549,32    | 3,28%  | MAX 5%  | No |
|                     | Aviva Life S.p.A.             | 5.508           | 90.914.310                | 16.505,87    |        |         |    |

On which:

|           |  |       |               |           |        |         |    |
|-----------|--|-------|---------------|-----------|--------|---------|----|
| 16.399,67 | Aggregate Credit Life & Afi Esca & Net | 4.698 | 79.552.750,49 | 16.933,32 | 24,78% | MAX 35% | No |
|-----------|--|-------|---------------|-----------|--------|---------|----|

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

| Aggregate Portfolio |   |                 |                           |              |        |         |    |
|---------------------|---|-----------------|---------------------------|--------------|--------|---------|----|
| Average size        | Insurance company                           | Number of loans | Outstanding Principal due | Average size |        |         |    |
| 16.716,14           | Net Insurance S.p.A                         | 2.331           | 41.250.556                | 17.696,51    | 12,85% | MAX 15% | No |
| 19.470,23           | HDI Assicurazioni S.p.A. Impiego            | 1.426           | 30.871.851                | 21.649,26    |        |         |    |
| 17.868,44           | AXA France Iard S.a.                        | 1.458           | 24.656.786                | 16.911,38    | 7,68%  | MIN 5%  | No |
| 18.482,03           | Cardif                                      | 1.015           | 18.634.694                | 18.359,30    |        |         |    |
| 15.075,43           | Great American International Insurance Ltd. | 3.159           | 59.149.602                | 18.724,15    |        |         |    |
|                     | N/a - Pensioner                             | 9.015           | 146.415.712               | 16.241,34    |        |         |    |

**BREAKDOWN BY TYPE OF EMPLOYER**

| Aggregate Portfolio |                |                 |                           |              |        |         |     |
|---------------------|----------------|-----------------|---------------------------|--------------|--------|---------|-----|
| Average size        | Administration | Number of loans | Outstanding Principal due | Average size |        |         |     |
| 19.933,26           | Public         | 4.613           | 100.499.599               | 21.786,17    |        |         |     |
| 13.991,04           | Private        | 3.993           | 58.621.080                | 14.680,96    | 18,26% | MAX 20% | No  |
| 15.051,39           | Pensioners     | 9.026           | 146.545.335               | 16.235,91    | 45,66% | MAX 45% | Yes |
| 18.191,32           | Parapublic     | 772             | 15.313.188                | 19.835,74    | 4,77%  | MAX 10% | No  |

On which:

|           |                                  |       |               |           |        |         |    |
|-----------|----------------------------------|-------|---------------|-----------|--------|---------|----|
| 15.428,40 | Aggregate Private and Parapublic | 4.765 | 73.934.268,22 | 15.516,11 | 23,03% | MAX 30% | No |
|-----------|----------------------------------|-------|---------------|-----------|--------|---------|----|

**THE FIRST FIFTY EMPLOYERS BY OUTSTANDING PRINCIPAL DUE (Total without Public and Pensioners)**

| Aggregate Portfolio |                                   |                 |                           |              |       |           |    |
|---------------------|-----------------------------------|-----------------|---------------------------|--------------|-------|-----------|----|
| Average size        | Employers number                  | Number of loans | Outstanding Principal due | Average size |       |           |    |
| 19.771,05           | The first                         | 138             | 2.664.113                 | 19.305,17    | 0,83% | MAX 1,50% | No |
| 17.009,82           | From the second to the tenth      | 283             | 5.569.138                 | 19.678,93    | 1,74% | MAX 5%    | No |
| 16.999,41           | From the eleventh to the fiftieth | 448             | 7.709.266                 | 17.208,18    | 2,40% | MAX 13%   | No |

## COLLECTIONS

| Collections during the monthly collection period    | Principal           | Interest            | Total               |
|---|---------------------|---------------------|---------------------|
| <b>ViViBanca</b>                                    |                     |                     |                     |
| Instalments   | 1.972.103,79        | 1.334.381,20        | 3.306.484,99        |
| Prepayments   | 834.670,44          | 676,78              | 835.347,22          |
| Recoveries  | 28.487,73           | 118,14              | 28.605,87           |
| Default interest/penalties                          |                     |                     |                     |
| Payments under the transfer and servicing agreement |                     |                     |                     |
| Payments under the warranty and indemnity agreement |                     |                     |                     |
| <b>Total proceeds</b>                               | <b>2.835.261,96</b> | <b>1.335.176,12</b> | <b>4.170.438,08</b> |
| Receivables purchased by the originator             | -                   | -                   | -                   |
| <b>Total amounts paid to the issuer</b>             | <b>2.835.261,96</b> | <b>1.335.176,12</b> | <b>4.170.438,08</b> |
| <b>Legion</b>                                       |                     |                     |                     |
| Instalments   | 632.420,13          | 342.913,97          | 975.334,10          |
| Prepayments   | 130.786,77          | 882,18              | 131.668,95          |
| Recoveries  |                     |                     | -                   |
| Default interest/penalties                          |                     |                     |                     |
| Payments under the transfer and servicing agreement |                     |                     |                     |
| Payments under the warranty and indemnity agreement |                     |                     |                     |
| <b>Total proceeds</b>                               | <b>763.206,90</b>   | <b>343.796,15</b>   | <b>1.107.003,05</b> |
| Receivables purchased by the originator             |                     |                     | -                   |
| <b>Total amounts paid to the issuer</b>             | <b>763.206,90</b>   | <b>343.796,15</b>   | <b>1.107.003,05</b> |
| <b>Total</b>  |                     |                     |                     |
| Instalments   | 2.604.523,92        | 1.677.295,17        | 4.281.819,09        |
| Prepayments   | 965.457,21          | 1.558,96            | 967.016,17          |
| Recoveries  | 28.487,73           | 118,14              | 28.605,87           |
| Default interest/penalties                          |                     |                     |                     |
| Payments under the transfer and servicing agreement |                     |                     |                     |
| Payments under the warranty and indemnity agreement |                     |                     |                     |
| <b>Total proceeds</b>                               | <b>3.598.468,86</b> | <b>1.678.972,27</b> | <b>5.277.441,13</b> |
| Receivables purchased by the originator             | -                   | -                   | -                   |
| <b>Total amounts paid to the issuer</b>             | <b>3.598.468,86</b> | <b>1.678.972,27</b> | <b>5.277.441,13</b> |

## SERVICING FEES AND EXPENSES



| <b>ViViBanca</b>  | <b>Servicing fees<br/>(VAT included)</b> | <b>Servicing fees</b> |
|---|--|-----------------------|
| Servicing fees on Performing and Delinquent Receivables | 0,45%                                    | 18.638,24             |
| Servicing fees on Default Receivables                   | 1,22%                                    | 348,99                |
| Servicing fee for monitory activities                   | 30.500,00                                | 2.541,67              |
| <b>Total servicing fees</b>                             |  | <b>21.528,90</b>      |

| <b>MCELocam (Legion)</b>                              | <b>Servicing fees<br/>(VAT included)</b> | <b>Servicing fees</b> |
|---|--|-----------------------|
| Servicing fee for subservicing activities (per loans) | 0,89                                     |                       |
| Number of loans                                       | 3.550                                    |                       |
| <b>Total servicing fees (Floor 1.200)</b>             |  | <b>3.161,63</b>       |

#### OTHER INFORMATION

|                                      |                      |
|--------------------------------------|----------------------|
| <b>Receivables not all TAN</b>       | <b>51.119.071,87</b> |
| <b>Receivables not all TAN ratio</b> | <b>15,93%</b>        |

|  |          |
|--|----------|
| <b>Accruals on the transferred portfolio that must be paid to the Originator</b> | <b>-</b> |
|--|----------|

|  |                      |
|--|----------------------|
| <b>Future rediscount of the Additional paid by Class C</b>     | <b>44.637.190,64</b> |
| <b>Quarterly competences of the Additional paid by Class C</b> | <b>3.080.038,92</b>  |

|   |                      |
|---|----------------------|
| <b>Future rediscount of the Additional not paid (DPP)</b>           | <b>20.191.774,85</b> |
| <b>Montly competences of the Additional that must be paid (DPP)</b> | <b>484.769,72</b>    |

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

| Date       | Principal instalment | Interest instalment |
|------------|----------------------|---------------------|
| 31/07/2020 | 2.654.955,33         | 1.714.100,85        |
| 31/08/2020 | 2.671.579,10         | 1.702.714,09        |
| 30/09/2020 | 2.686.666,22         | 1.689.101,53        |
| 31/10/2020 | 2.700.417,59         | 1.674.995,99        |
| 30/11/2020 | 2.714.375,69         | 1.660.712,24        |
| 31/12/2020 | 2.728.152,24         | 1.646.295,49        |
| 31/01/2021 | 2.742.325,09         | 1.631.935,59        |
| 28/02/2021 | 2.755.884,99         | 1.617.278,86        |
| 31/03/2021 | 2.771.017,10         | 1.602.841,34        |
| 30/04/2021 | 2.784.641,83         | 1.588.148,79        |
| 31/05/2021 | 2.799.250,44         | 1.573.318,73        |
| 30/06/2021 | 2.811.684,03         | 1.558.398,64        |
| 31/07/2021 | 2.825.890,71         | 1.543.410,53        |
| 31/08/2021 | 2.841.112,48         | 1.528.397,49        |
| 30/09/2021 | 2.855.731,35         | 1.513.236,51        |
| 31/10/2021 | 2.870.769,07         | 1.497.989,59        |
| 30/11/2021 | 2.884.823,32         | 1.482.650,39        |
| 31/12/2021 | 2.899.503,04         | 1.467.228,66        |
| 31/01/2022 | 2.914.254,37         | 1.451.782,00        |
| 28/02/2022 | 2.928.729,66         | 1.436.267,23        |
| 31/03/2022 | 2.942.584,66         | 1.420.582,28        |
| 30/04/2022 | 2.957.710,97         | 1.404.907,56        |
| 31/05/2022 | 2.972.986,58         | 1.389.052,34        |
| 30/06/2022 | 2.984.542,85         | 1.373.099,85        |
| 31/07/2022 | 2.999.224,88         | 1.357.082,13        |
| 31/08/2022 | 3.014.051,33         | 1.340.974,18        |
| 30/09/2022 | 3.027.546,07         | 1.324.777,26        |
| 31/10/2022 | 3.041.639,98         | 1.308.498,54        |
| 30/11/2022 | 3.054.698,49         | 1.292.140,90        |
| 31/12/2022 | 3.068.144,05         | 1.275.754,17        |
| 31/01/2023 | 3.080.759,38         | 1.259.234,85        |
| 28/02/2023 | 3.094.277,75         | 1.242.590,02        |
| 31/03/2023 | 3.108.797,75         | 1.225.917,90        |
| 30/04/2023 | 3.123.594,92         | 1.209.162,78        |
| 31/05/2023 | 3.136.158,26         | 1.192.322,13        |
| 30/06/2023 | 3.145.738,81         | 1.175.393,60        |
| 31/07/2023 | 3.156.652,70         | 1.158.400,66        |
| 31/08/2023 | 3.164.235,79         | 1.141.338,46        |
| 30/09/2023 | 3.174.001,57         | 1.124.239,57        |
| 31/10/2023 | 3.186.558,37         | 1.107.094,30        |
| 30/11/2023 | 3.196.093,56         | 1.089.871,03        |
| 31/12/2023 | 3.204.114,96         | 1.072.595,07        |
| 31/01/2024 | 3.210.767,07         | 1.055.264,82        |
| 29/02/2024 | 3.221.591,60         | 1.037.966,54        |
| 31/03/2024 | 3.229.296,67         | 1.020.499,37        |
| 30/04/2024 | 3.237.903,26         | 1.003.118,82        |
| 31/05/2024 | 3.242.922,67         | 985.630,69          |
| 30/06/2024 | 3.243.279,35         | 968.109,57          |
| 31/07/2024 | 3.244.627,40         | 950.573,08          |
| 31/08/2024 | 3.246.831,81         | 933.040,54          |
| 30/09/2024 | 3.245.872,23         | 915.498,73          |
| 31/10/2024 | 3.248.988,59         | 897.990,59          |
| 30/11/2024 | 3.247.096,31         | 880.460,34          |
| 31/12/2024 | 3.245.967,67         | 863.003,58          |
| 31/01/2025 | 3.244.511,62         | 845.513,18          |
| 28/02/2025 | 3.245.542,42         | 828.055,09          |
| 31/03/2025 | 3.245.296,57         | 810.592,88          |
| 30/04/2025 | 3.252.284,26         | 793.162,99          |
| 31/05/2025 | 3.257.952,28         | 775.766,58          |
| 30/06/2025 | 3.258.240,39         | 758.349,29          |
| 31/07/2025 | 3.260.204,93         | 740.754,77          |
| 31/08/2025 | 3.260.794,62         | 723.232,91          |
| 30/09/2025 | 3.265.611,84         | 705.805,06          |
| 31/10/2025 | 3.269.560,95         | 688.220,39          |
| 30/11/2025 | 3.268.519,88         | 670.707,05          |
| 31/12/2025 | 3.264.260,89         | 653.456,24          |
| 31/01/2026 | 3.259.916,53         | 635.855,70          |
| 28/02/2026 | 3.262.757,19         | 618.353,21          |
| 31/03/2026 | 3.259.481,19         | 600.919,50          |
| 30/04/2026 | 3.261.259,56         | 583.617,20          |
| 31/05/2026 | 3.255.484,33         | 566.157,36          |
| 30/06/2026 | 3.241.934,90         | 548.682,56          |
| 31/07/2026 | 3.230.183,73         | 531.382,82          |
| 31/08/2026 | 3.209.995,26         | 514.052,13          |
| 30/09/2026 | 3.198.208,29         | 496.997,24          |
| 31/10/2026 | 3.183.993,19         | 479.987,14          |
| 30/11/2026 | 3.158.757,88         | 463.173,68          |
| 31/12/2026 | 3.134.514,26         | 445.906,56          |
| 31/01/2027 | 3.109.560,82         | 429.087,28          |
| 28/02/2027 | 3.088.695,97         | 412.356,02          |
| 31/03/2027 | 3.068.979,98         | 395.843,12          |
| 30/04/2027 | 3.055.129,42         | 379.303,65          |
| 31/05/2027 | 3.038.727,65         | 362.823,02          |

|              |                       |                      |
|--------------|-----------------------|----------------------|
| 30/06/2027   | 3.010.379,66          | 346.359,87           |
| 31/07/2027   | 2.981.212,78          | 330.613,67           |
| 31/08/2027   | 2.949.655,16          | 314.324,72           |
| 30/09/2027   | 2.923.319,56          | 298.141,54           |
| 31/10/2027   | 2.903.424,59          | 282.222,74           |
| 30/11/2027   | 2.879.733,16          | 266.801,97           |
| 31/12/2027   | 2.845.808,34          | 251.581,13           |
| 31/01/2028   | 2.818.431,99          | 236.309,77           |
| 29/02/2028   | 2.789.529,39          | 220.858,40           |
| 31/03/2028   | 2.766.203,60          | 205.585,07           |
| 30/04/2028   | 2.734.310,27          | 190.662,11           |
| 31/05/2028   | 2.667.958,49          | 176.352,71           |
| 30/06/2028   | 2.540.466,68          | 162.160,42           |
| 31/07/2028   | 2.463.631,60          | 148.291,90           |
| 31/08/2028   | 2.345.191,28          | 134.573,56           |
| 30/09/2028   | 2.248.129,49          | 121.512,98           |
| 31/10/2028   | 2.151.033,73          | 109.230,55           |
| 30/11/2028   | 2.005.619,86          | 97.567,31            |
| 31/12/2028   | 1.874.463,03          | 89.541,01            |
| 31/01/2029   | 1.741.338,01          | 78.704,91            |
| 28/02/2029   | 1.642.919,06          | 66.307,45            |
| 31/03/2029   | 1.542.619,34          | 57.145,27            |
| 30/04/2029   | 1.413.826,98          | 48.741,75            |
| 31/05/2029   | 1.280.860,36          | 40.616,44            |
| 30/06/2029   | 1.139.160,16          | 33.287,63            |
| 31/07/2029   | 1.017.577,66          | 27.014,81            |
| 31/08/2029   | 874.625,74            | 21.311,43            |
| 30/09/2029   | 760.617,16            | 16.221,09            |
| 31/10/2029   | 644.029,32            | 11.737,78            |
| 30/11/2029   | 508.371,49            | 8.016,85             |
| 31/12/2029   | 387.934,67            | 5.244,37             |
| 31/01/2030   | 265.567,04            | 3.010,56             |
| 28/02/2030   | 166.374,66            | 1.750,11             |
| 31/03/2030   | 50.398,23             | 600,30               |
| 30/04/2030   | 1.859,75              | 30,53                |
| 31/05/2030   | 194,53                | 10,50                |
| 30/06/2030   | 195,22                | 9,81                 |
| 31/07/2030   | 195,91                | 9,12                 |
| 31/08/2030   | 196,60                | 8,43                 |
| 30/09/2030   | 197,30                | 7,73                 |
| 31/10/2030   | 198,00                | 7,03                 |
| 30/11/2030   | 198,70                | 6,33                 |
| 31/12/2030   | 199,40                | 5,63                 |
| 31/01/2031   | 200,11                | 4,92                 |
| 28/02/2031   | 200,82                | 4,21                 |
| 31/03/2031   | 201,53                | 3,50                 |
| 30/04/2031   | 202,24                | 2,79                 |
| 31/05/2031   | 202,96                | 2,07                 |
| 30/06/2031   | 203,68                | 1,35                 |
| 31/07/2031   | 179,38                | 0,63                 |
| <b>Total</b> | <b>318.990.931,45</b> | <b>92.437.622,16</b> |

**ADVANCES : Aggregate Portfolio**

| <b>Instalments and prepayments</b>        | <b>Principal</b>     | <b>Interest</b>      | <b>Total</b>          |
|---|----------------------|----------------------|-----------------------|
| During the monthly collection period      | 3.569.981,13         | 1.678.854,13         | 5.248.835,26          |
| Cumulative from the first servicer report | 81.368.289,75        | 34.317.375,38        | 115.685.665,13        |
| <b>Total amounts paid to the issuer</b>   | <b>84.938.270,88</b> | <b>35.996.229,51</b> | <b>120.934.500,39</b> |

|   |            |
|---|------------|
| <b>Is the Aggregate Portfolio in line with schedule (pursuant to Transfer Agreement)?</b> | <b>Yes</b> |
|---|------------|

**STATEMENT**

|   |                |
|---|----------------|
| <b>Confirmation of net economic interest held by Originator (ViViBanca)</b> | <b>8,3895%</b> |
|---|----------------|

|  |            |
|--|------------|
| <b>The retention rule (Min 5%) is respected?</b> | <b>Yes</b> |
|--|------------|

| <b>Seller Financial Ratios: Quarterly (applicable from March 2019)</b>   | <b>Data</b>          | <b>Limits</b>                                   | <b>Breach</b> |
|--|----------------------|---|---------------|
| <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>6.560.288,02</b>  | <b>MIN 10.000.000,00 for 4 consecutive O.D.</b> | <b>No</b>     |
| <b>Ratio between (a) and (b)</b>   | <b>2,41</b>          | <b>MIN 2</b>                                    | <b>No</b>     |
| (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         |   |               |