

FROM: ViViBanca S.p.A.  
TO: Eridano SPV S.r.l.;  
Zenith Service S.p.A.;  
BNP Paribas Securities Services, Milan branch;  
Moody's;  
DBRS



## ERIDANO SPV

### SERVICER REPORT

Subservicer Report Date:	<input type="text" value="30-set-21"/>
Relating to the Collection Period:	<input type="text" value="01-set-21"/> <input type="text" value="30-set-21"/>
Relating to the Interest Period:	<input type="text" value="28-set-21"/> <input type="text" value="27-ott-21"/>
Payment Date:	<input type="text" value="28-ott-21"/>

**PORTFOLIO DESCRIPTION**

	The Aggregate Portfolio				
	Outstanding Principal not yet due	Principal instalments due and unpaid	Outstanding Principal due	Unpaid interest instalment	Total (Principal + Interest)"
	(a)	(b)	(c)=(a)+(b)	(d)	(e)=(c)+(d)
Performing receivables not in arrears	41.182.526,23	320.281,45	41.502.807,68	75.201,48	41.578.009,16
Performing receivables in arrears	1.392.970,87	39.352,42	1.432.323,29	9.649,89	1.441.973,18
Delinquent receivables	122.427,84	11.014,72	133.442,56	3.152,33	136.594,89
<b>Collateral portfolio: Oustading Principal Due</b>	<b>42.697.924,94</b>	<b>370.648,59</b>	<b>43.068.573,53</b>	<b>88.003,70</b>	<b>43.156.577,23</b>
Default receivables	199.328,31	690,80	200.019,11	21,95	200.041,06
<b>Total portfolio</b>	<b>42.897.253,25</b>	<b>371.339,39</b>	<b>43.268.592,64</b>	<b>88.025,65</b>	<b>43.356.618,29</b>

**LOANS IN ARREARS AND DELINQUENT RECEIVABLES**

Number of instalments in arrears at the end of collection period	Aggregate Portfolio	
	Total number of loans	Outstanding Principal Due
1	37	524.279,47
2	61	755.012,59
3	11	153.031,23
4	3	41.484,17
5	4	61.708,41
6	-	-
7	3	30.249,98
<b>Total</b>	<b>119</b>	<b>1.565.765,85</b>

**DEFAULTED RECEIVABLES**

	Aggregate Portfolio		Aggregate Portfolio	
	Cumulative Number of Defaulted Loans	Cumulative Outstanding Principal of Defaulted Loans	Number of Defaulted Loans in the current Collection Period	Outstanding Principal of Defaulted Loans in the current Collection Period
Overdue installment > 8	12	210.317,91		
Loans in "Sofferenza"				
Life damage	131	2.206.684,42	2	23.168,39
Job damage	198	3.441.269,54	3	29.193,23
<b>Defaulted loans</b>	<b>341</b>	<b>5.858.271,87</b>	<b>5</b>	<b>52.361,62</b>

	Aggregate Portfolio							
	Public administration		Pensioners		Private companies		Parapublics companies	
	Cumulative Number of Loans	Cumulative Outstanding Principal of Defaulted Loans	Cumulative Number of Loans	Cumulative Outstanding Principal of Defaulted Loans	Cumulative Number of Loans	Cumulative Outstanding Principal of Defaulted Loans	Cumulative Number of Loans	Cumulative Outstanding Principal of Defaulted Loans
Overdue instalment > 8	4	61.540,83	2	21.270,01	5	99.747,34	1	27.759,73
Loans in "Sofferenza"								
Life damage	11	229.009,40	117	1.911.213,87	1	12.575,51	2	53.885,64
Job damage	66	1.284.153,98			112	1.776.200,08	20	380.915,48
<b>Total defaulted</b>	<b>81</b>	<b>1.574.704,21</b>	<b>119</b>	<b>1.932.483,88</b>	<b>118</b>	<b>1.888.522,93</b>	<b>23</b>	<b>462.560,85</b>

**RECOVERIES ON DEFAULTED LOANS**

Recoveries	Cumulative Number of Loans Recovered	Cumulative Outstanding Principal Recoveries	Cumulative net default ratio	Cash Trapping Condition	Breach
Overdue instalment > 8	12	210.317,91	0,10%	6,00%	No
Loans in "Sofferenza"					
Life damage	124	2.104.188,07			
Job damage	195	3.343.746,78			
<b>Total defaulted</b>	<b>331</b>	<b>5.658.252,76</b>			

	Aggregate Portfolio							
	Public administration		Pensioners		Private companies		Parapublics companies	
	Cumulative Number of Loans Recovered	Cumulative Outstanding Principal Recoveries	Cumulative Number of Loans Recovered	Cumulative Outstanding Principal Recoveries	Cumulative Number of Loans Recovered	Cumulative Outstanding Principal Recoveries	Cumulative Number of Loans Recovered	Cumulative Outstanding Principal Recoveries
Overdue instalment > 8	4	61.540,83	2	21.270,01	5	99.747,34	1	27.759,73

Loans in "Sofferenza"								
Life damage	11	229.009,40	110	1.808.717,52	1	12.575,51	2	53.885,64
Job damage	64	1.221.822,00			111	1.741.009,30	20	380.915,48
<b>Total recoveries</b>	<b>79</b>	<b>1.512.372,23</b>	<b>112</b>	<b>1.829.987,53</b>	<b>117</b>	<b>1.853.332,15</b>	<b>23</b>	<b>462.560,85</b>

## COLLECTIONS

Collections during the monthly collection period	Aggregate Portfolio		Total
	Principal	Interest	
Instalments	649.855,81	170.650,29	820.506,10
Prepayments	3.178.893,66	22.760,61	3.201.654,27
Recoveries	4.688,80	61,76	4.750,56
Default interest/penalties			-
Payments under the transfer and servicing agreement			-
Payments under the warranty and indemnity agreement			-
<b>Total proceeds</b>	<b>3.833.438,27</b>	<b>193.472,66</b>	<b>4.026.910,93</b>
Receivables purchased by the originator	18.135,01	-	18.135,01
<b>Total amounts paid to the issuer</b>	<b>3.851.573,28</b>	<b>193.472,66</b>	<b>4.045.045,94</b>

## SERVICING FEES

	% Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,45%	€ 18.099,72
Servicing fees on Default Receivables	1,22%	€ 57,96
Servicing fee for monitory activities	30.500,00	€ 2.541,67
<b>Total servicing fees</b>		<b>€ 20.699,35</b>

**COLLATERAL PORTFOLIO SCHEDULED AMORTISATION  
PLAN**

Aggregate Portfolio		
Date	Principal instalment	Interest instalment
31/10/2021	633.822,56	124.383,50
30/11/2021	635.609,55	122.849,59
31/12/2021	638.175,96	121.205,41
31/01/2022	640.212,32	119.479,41
28/02/2022	641.697,11	117.588,06
31/03/2022	643.557,51	115.706,24
30/04/2022	644.494,44	113.829,56
31/05/2022	645.713,72	111.988,55
30/06/2022	646.012,82	110.090,35
31/07/2022	646.961,97	108.196,70
31/08/2022	647.247,75	106.242,49
30/09/2022	649.184,50	104.346,00
31/10/2022	650.208,01	102.444,21
30/11/2022	650.120,22	100.535,39
31/12/2022	652.013,62	98.628,66
31/01/2023	653.829,80	96.717,83
28/02/2023	654.454,28	94.800,64
31/03/2023	655.053,99	92.881,56
30/04/2023	655.950,81	90.959,85
31/05/2023	657.214,62	89.066,46
30/06/2023	657.487,60	87.141,51
31/07/2023	656.937,29	85.212,67
31/08/2023	657.146,43	83.285,59
30/09/2023	658.013,86	81.358,24
31/10/2023	659.343,35	79.431,01
30/11/2023	659.502,49	77.496,75
31/12/2023	659.823,43	75.584,95
31/01/2024	661.695,25	73.650,77
29/02/2024	663.334,97	71.665,57
31/03/2024	663.416,69	69.781,24
30/04/2024	663.036,19	67.777,12
31/05/2024	663.227,99	65.833,31
30/06/2024	663.489,45	63.894,83
31/07/2024	661.734,02	61.997,61
31/08/2024	660.797,83	60.068,29
30/09/2024	660.224,55	58.131,63
31/10/2024	659.934,07	56.194,80
30/11/2024	660.478,63	54.250,96
31/12/2024	661.242,61	52.350,93
31/01/2025	662.759,05	50.368,45
28/02/2025	663.303,26	48.392,69
31/03/2025	662.234,37	46.447,84
30/04/2025	661.909,62	44.508,90
31/05/2025	661.484,62	42.568,32
30/06/2025	660.921,78	40.688,68
31/07/2025	658.173,55	38.786,98
31/08/2025	657.286,74	36.821,15
30/09/2025	656.675,74	34.895,95
31/10/2025	655.089,73	32.975,19
30/11/2025	655.530,67	31.058,77
31/12/2025	655.804,89	29.088,36
31/01/2026	653.130,37	27.195,85
28/02/2026	640.747,06	25.323,41
31/03/2026	631.173,50	23.478,18
30/04/2026	610.002,57	21.899,89
31/05/2026	581.732,19	20.254,87
30/06/2026	562.659,49	18.664,43
31/07/2026	538.348,91	17.129,73
31/08/2026	519.688,11	15.745,82
30/09/2026	509.102,12	14.879,23
31/10/2026	491.975,58	13.049,35
30/11/2026	474.649,34	11.392,00
31/12/2026	451.891,69	10.604,94
31/01/2027	434.521,18	9.184,45
28/02/2027	409.978,50	7.479,04
31/03/2027	386.083,47	6.320,74
30/04/2027	350.255,81	5.272,81
31/05/2027	321.713,73	4.239,04
30/06/2027	288.469,42	3.757,16
31/07/2027	244.422,69	3.073,10
31/08/2027	187.515,27	2.121,38
30/09/2027	121.930,36	1.729,15
31/10/2027	51.753,09	1.234,04
30/11/2027	8.082,95	1.878,02
31/12/2027	3.374,75	836,00
31/01/2028	2.629,66	675,93
29/02/2028	1.145,78	146,34
31/03/2028	909,52	83,80
30/04/2028	746,30	45,18
31/05/2028	553,19	42,46
30/06/2028	555,23	40,82
31/07/2028	557,29	39,18

31/08/2028	559,34	37,54
30/09/2028	561,41	35,88
31/10/2028	563,49	34,22
30/11/2028	565,57	32,56
31/12/2028	470,23	30,88
31/01/2029	192,20	29,48
29/02/2029	286,42	89,06
31/03/2029	287,52	88,18
30/04/2029	288,64	87,29
31/05/2029	289,74	86,40
30/06/2029	290,85	85,51
31/07/2029	291,99	84,61
31/08/2029	293,10	83,72
30/09/2029	294,22	82,82
31/10/2029	295,36	81,90
30/11/2029	296,51	80,99
31/12/2029	297,65	80,08
31/01/2030	298,80	79,16
29/02/2030	117,75	24,10
31/03/2030	118,25	23,70
30/04/2030	118,77	23,29
31/05/2030	119,28	22,88
30/06/2030	119,80	22,46
31/07/2030	120,32	22,04
31/08/2030	120,83	21,63
30/09/2030	121,36	21,21
31/10/2030	121,88	20,79
30/11/2030	122,42	20,37
31/12/2030	122,94	19,95
31/01/2031	123,47	19,52
29/02/2031	124,02	19,09
31/03/2031	124,55	18,66
30/04/2031	125,08	18,23
31/05/2031	125,64	17,79
30/06/2031	126,17	17,36
31/07/2031	126,72	16,92
31/08/2031	127,27	16,48
30/09/2031	127,83	16,04
31/10/2031	128,38	15,60
30/11/2031	128,93	15,16
31/12/2031	129,49	14,71
31/01/2032	130,05	14,26
29/02/2032	130,61	13,81
31/03/2032	131,18	13,35
30/04/2032	131,75	12,90
31/05/2032	132,33	12,44
30/06/2032	132,90	11,98
31/07/2032	133,48	11,52
31/08/2032	134,05	11,06
30/09/2032	83,29	10,60
31/10/2032	52,62	10,31
30/11/2032	52,85	10,12
31/12/2032	53,08	9,94
31/01/2033	53,31	9,76
28/02/2033	53,53	9,58
31/03/2033	53,77	9,39
30/04/2033	54,00	9,20
31/05/2033	54,24	9,02
30/06/2033	54,47	8,83
31/07/2033	54,70	8,64
31/08/2033	54,95	8,45
30/09/2033	55,18	8,26
31/10/2033	55,43	8,06
30/11/2033	55,66	7,88
31/12/2033	55,90	7,68
31/01/2034	56,15	7,49
28/02/2034	56,39	7,29
31/03/2034	56,63	7,10
30/04/2034	56,88	6,90
31/05/2034	57,13	6,70
30/06/2034	57,37	6,51
31/07/2034	57,62	6,30
31/08/2034	57,88	6,10
30/09/2034	58,12	5,91
31/10/2034	58,37	5,71
30/11/2034	58,63	5,50
31/12/2034	58,88	5,30
31/01/2035	59,14	5,09
28/02/2035	59,39	4,89
31/03/2035	59,65	4,68
30/04/2035	59,91	4,48
31/05/2035	60,17	4,27
30/06/2035	60,43	4,06
31/07/2035	60,69	3,85
31/08/2035	60,96	3,64
30/09/2035	61,22	3,43
31/10/2035	61,48	3,22

30/11/2035	61,75	3,00
31/12/2035	62,02	2,79
31/01/2036	62,28	2,58
28/02/2036	62,56	2,36
31/03/2036	62,83	2,14
30/04/2036	63,10	1,92
31/05/2036	63,37	1,71
30/06/2036	63,65	1,48
31/07/2036	63,92	1,27
31/08/2036	64,20	1,04
30/09/2036	64,47	0,82
31/10/2036	64,75	0,60
30/11/2036	65,04	0,37
31/12/2036	43,32	0,15
<b>Total</b>	<b>42.897.253,25</b>	<b>4.213.511,79</b>



**DESCRIPTION OF AGGREGATE PORTFOLIO**
**BREAKDOWN BY OUTSTANDING**

Aggregate Portfolio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
< 15.000	2.097	20.547.188,56	9.798,37
15.000 - 25.000	1.135	20.698.119,49	18.236,23
25.000 - 35.000	53	1.455.926,23	27.470,31
35.000 - 45.000	12	470.645,62	39.220,47
> 45.000	2	96.712,74	48.356,37

**BREAKDOWN BY RESIDUAL LIFE**

Aggregate Portfolio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
< 2	152	482.305,74	3.173,06
2 - 4	273	2.326.539,39	8.522,12
4 - 6	2.489	34.757.517,23	13.964,45
6 - 8	345	5.126.176,83	14.858,48
8 - 10	40	576.053,45	14.401,34

**BREAKDOWN BY EMPLOYER'S REGION**

Aggregate Portfolio			
Region	Number of loans	Outstanding Principal due	Average size
<b>Northern Italy</b>	<b>1.941</b>	<b>24.871.257,26</b>	<b>12.813,63</b>
Abruzzo	255	2.868.314,96	11.248,29
Emilia Romagna	114	1.558.394,35	13.670,13
Friuli Venezia Giulia	12	178.429,36	14.869,11
Lazio	424	6.028.115,44	14.217,25
Liguria	24	305.040,36	12.710,02
Lombardia	483	6.153.850,92	12.740,89
Marche	71	952.201,04	13.411,28
Piemonte	386	4.687.724,22	12.144,36
Toscana	63	802.716,88	12.741,54
Trentino Alto Adige	8	81.684,33	10.210,54
Umbria	26	324.182,71	12.468,57
Valle d'Aosta	13	171.810,04	13.216,16
Veneto	62	758.792,65	12.238,59
<b>Southern Italy</b>	<b>1.358</b>	<b>18.397.335,38</b>	<b>13.547,38</b>
Basilicata	12	203.397,93	16.949,83
Calabria	90	1.380.681,36	15.340,90
Campania	281	4.041.041,96	14.380,93
Molise	10	143.813,19	14.381,32
Puglia	304	3.765.679,74	12.387,10
Sardegna	49	672.479,91	13.724,08
Sicilia	612	8.190.241,29	13.382,75

**BREAKDOWN BY TYPE OF LOAN**

Aggregate Portfolio			
Category	Number of loans	Outstanding Principal due	Average size
CQS	1.393	20.465.995,85	14.692,03
CQP	1.437	16.603.785,18	11.554,48
DEL	469	6.198.811,61	13.217,08

**BREAKDOWN OF DELINQUENT LOAN**

Aggregate Portfolio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Performing	3.270	42.935.130,97	13.130,01
4	3	41.484,17	13.828,06
5	4	61.708,41	15.427,10
6	-	-	#DIV/0!
7	3	30.249,98	10.083,33

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

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance Life S.p.A.	369	5.019.516,09	13.603,02
AXA France Vie S.a.	465	6.224.088,21	13.385,14
Metlife Europe Limited	7	64.647,12	9.235,30
Metlife Europe Limited Flat	2	59.525,17	29.762,59
HDI Assicurazioni S.p.A. Vita	269	4.052.138,57	15.063,71
Eurovita S.p.A.	129	1.234.204,46	9.567,48
Credit Life A.G.	994	11.707.541,66	11.778,21
Metlife (GAI)	860	12.561.962,21	14.606,93
Afi Esca S.A.	183	2.059.476,32	11.253,97
Aviva Life S.p.A.	21	285.492,83	13.594,90

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

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance S.p.A	365	4.992.113,51	13.677,02
HDI Assicurazioni S.p.A. Impiego	269	4.052.138,57	15.063,71
AXA France Iard S.a.	368	5.058.593,17	13.746,18
Great American International Insurance Ltd.	860	12.561.962,21	14.606,93

**BREAKDOWN BY TYPE OF EMPLOYER**

Aggregate Portfolio			
Administration	Number of loans	Outstanding Principal due	Average size
Public	1.143	17.518.156,64	15.326,47
Private	530	6.454.959,41	12.179,17
Pensioners (Public)	1.437	16.603.785,18	11.554,48
Parapublic (Public)	189	2.691.691,41	14.241,75

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

Aggregate Portfolio			
Employers number	Number of loans	Outstanding Principal due	Average size
POSTE ITALIANE SPA-CENTRO AMM .VO PER	43	540.268,77	12.564,39
ATAC SPA - AGENZIA PER LA MOBI LITA'	17	293.787,15	17.281,60
COOP 25 GIUGNO ARL	17	250.605,86	14.741,52
AMA S.P.A	11	141.764,05	12.887,64
FIAT CHRYSLER FINANCE SPA	8	118.569,62	14.821,20
WHIRLPOOL EMEA SPA	5	74.735,82	14.947,16
AEROPORTI DI ROMA SPA	4	72.237,05	18.059,26
TIM SPA	4	69.321,18	17.330,30
ANAS SPA	3	66.059,25	22.019,75
ASM PAVIA SPA	3	60.946,65	20.315,55

**ADVANCES DURING THE MONTHLY COLLECTION PERIOD**

	Aggregate Portfolio		Total
	Principal	Interest	
Installment and prepayment	3.833.438,27	193.472,66	4.026.910,93
<b>Total amounts paid to the issuer</b>	<b>3.833.438,27</b>	<b>193.472,66</b>	<b>4.026.910,93</b>

**TOTAL ADVANCES**

	Aggregate Portfolio		Total
	Principal	Interest	
Installment and prepayment	139.657.497,82	27.519.382,30	167.176.880,12
<b>Total amounts paid to the issuer</b>	<b>139.657.497,82</b>	<b>27.519.382,30</b>	<b>167.176.880,12</b>

Is the Aggregate Portfolio in line with schedule (pursuant to Transfer Agreement)?	Yes
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**STATEMENT**

Confirmation of net economic interest held by Originator (ViViBanca)	28,3019%
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The retention rule (Min 5%) is respected?	Yes
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