

FROM: ViViBanca S.p.A.
TO: Eridano II SPV S.r.l.;
BNP Paribas Securities Services, Milan branch;
Securitisation Services S.p.A.
Quinservizi S.p.A.



ERIDANO II SPV S.r.l.

SERVICER REPORT

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

PORTFOLIO DESCRIPTION: 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)	(c)+(d)

	ViViBanca				
Performing receivables not in arrears	304.320.315,75	1.347.865,77	305.668.181,52	682.026,63	306.350.208,15
Performing receivables in arrears	16.956.812,66	407.174,67	17.363.987,33	218.755,70	17.582.743,03
Delinquent receivables	886.310,93	74.775,90	961.086,83	29.269,56	990.356,39
Collateral portfolio: Oustading Principal Due	322.163.439,34	1.829.816,34	323.993.255,68	930.051,89	324.923.307,57
Unpaid First Instalment Receivables (> 120 days)			-		
Default receivables	379.625,71	17.851,32	397.477,03	11.574,62	409.051,65
Total portfolio	322.543.065,05	1.847.667,66	324.390.732,71	941.626,51	325.332.359,22

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	1.003	15.010.776,73				
2	111	1.575.662,63				
3	47	777.547,97				
4	12	163.054,21	421.631.845	0,23%	4,00%	No
5	21	479.172,49				
6	12	201.977,49				
7	7	116.882,64				
Total	1.213	18.325.074,16				

DEFAULTED RECEIVABLES: Aggregate Portfolio

	Cumulative Number of Defaulted Loans	Cumulative Oustanding Principal of Defaulted Loans (e)	Number of Defaulted Loans in the current Collection Period	Oustanding Principal of Defaulted Loans in the current Collection Period	Cumulative outstanding principal sold	Cumulative gross default ratio	Class B Notes Interest Subordination Event	Breach	Limits	Breach
Overdue instalment > 8	5	85.439,22								
Loans in "Sofferenza"										
Life damage	16	201.260,61	2	18.014,29						
Job damage	20	315.590,18	4	42.419,85						
Defaulted loans	41	602.290,01	6	60.434,14	421.631.845	0,14%	7,00%	No	3,75%	No

	Public administration		Pensioners		Private companies		Parapublics companies	
	Cumulative Number of Loans	Cumulative Oustanding Principal of Defaulted Loans	Cumulative Number of Loans	Cumulative Oustanding Principal of Defaulted Loans	Cumulative Number of Loans	Cumulative Oustanding Principal of Defaulted Loans	Cumulative Number of Loans	Cumulative Oustanding Principal of Defaulted Loans
Overdue instalment > 8	1	25.157,75	2	38.327,06	2	21.954,41		
Loans in "Sofferenza"								
Life damage	1	16.377,02	15	184.883,59				
Job damage	2	42.893,56			14	179.591,96	4	93.104,66
Total defaulted	4	84.428,33	17	223.210,65	16	201.546,37	4	93.104,66

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	344,14			
Loans in "Sofferenza"					
Life damage	10	86.891,35			
Job damage	14	117.577,49			
Total defaulted	25	204.812,98	0,05%	4,00%	No

	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	344,14				
Loans in "Sofferenza"								
Life damage	1	16.377,02	9	70.514,33				
Job damage	2	1.501,96			10	97.045,13	2	19.030,40
Total recoveries	3	17.878,98	10	70.858,47	10	97.045,13	2	19.030,40

DESCRIPTION OF AGGREGATE PORTFOLIO TOTAL

BREAKDOWN BY OUTSTANDING

Aggregate Portfolio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
< 15.000	8.836	88.174.854	9.979,05
15.000 - 25.000	8.136	159.114.165	19.556,80
25.000 - 35.000	2.210	62.814.673	28.422,93
35.000 - 45.000	236	9.073.291	38.446,15
> 45.000	104	5.213.751	50.132,22

BREAKDOWN BY RESIDUAL LIFE

Aggregate Portfolio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
< 2	162	575.712	3.553,78
2 - 4	1.002	7.469.341	7.454,43
4 - 6	2.374	26.999.040	11.372,81
6 - 8	8.210	139.033.176	16.934,61
8 - 10	7.774	150.313.463	19.335,41

BREAKDOWN BY EMPLOYER'S REGION

Aggregate Portfolio			
Region	Number of loans	Outstanding Principal due	Average size
Northern Italy	17.761	290.111.769,28	16.334,20
Emilia Romagna	516	7.661.721	14.848,30
Friuli Venezia Giulia	126	1.674.950	13.293,25
Lazio	13.445	223.633.794	16.633,23
Liguria	117	1.927.947	16.478,18
Lombardia	1.628	24.794.864	15.230,26
Marche	187	3.295.109	17.620,90
Piemonte	755	11.905.389	15.768,73
Toscana	298	5.003.827	16.791,37
Trentino Alto Adige	74	1.052.464	14.222,49
Umbria	78	1.165.388	14.940,87
Valle d'Aosta	16	268.812	16.800,74
Veneto	521	7.727.504	14.832,06
Southern Italy	1.761	34.278.963,43	19.465,62
Abruzzo	381	8.915.614	23.400,56
Basilicata	24	484.623	20.192,62
Calabria	96	1.759.606	18.329,23
Campania	236	3.884.617	16.460,24
Molise	7	142.395	20.342,17
Puglia	363	6.966.034	19.190,18
Sardegna	256	4.788.198	18.703,90
Sicilia	398	7.337.877	18.436,88

On which:

Aggregate Private and Parapublic	524	7.954.163,53	15.179,70
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BREAKDOWN BY TYPE OF LOAN

Aggregate Portfolio			
Category	Number of loans	Outstanding Principal due	Average size
CQS	7.993	141.581.550	17.713,19
CQP	10.042	154.997.812	15.434,95
DEL	1.487	27.811.370	18.703,01

BREAKDOWN OF DELINQUENT LOAN

Aggregate Portfolio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Performing	19.441	323.032.168,85	16.616,03
4	12	163.054	13.587,85
5	21	479.172	22.817,74
6	12	201.977	16.831,46
7	7	116.883	16.697,52

BREAKDOWN BY INSURANCE COMPANY (Life insurance)

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance Life S.p.A.	2.526	42.395.100	16.783,49
AXA France Vie S.a.	1.941	29.842.689	15.374,90
Metlife Europe Limited	19	266.033	14.001,76
Metlife Europe Limited Flat	386	5.043.091	13.065,00
HDI Assicurazioni S.p.A. Vita	1.361	27.932.516	20.523,52
Credit Life A.G.	1.895	30.813.630	16.260,49
Cardif Assurance Vie S.A.	1.008	17.939.243	17.796,87
IPTIQ LIFE S.A.	74	1.484.415	20.059,66
Metlife (GAI)	3.114	55.367.912	17.780,32
Afi Esca S.A.	698	10.993.147	15.749,49
Aviva Life S.p.A.	6.500	102.312.956	15.740,45

On which:

Aggregate Credit Life & Afi Esca & Net	5.119	84.201.877,38	16.448,89
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BREAKDOWN BY INSURANCE COMPANY (Credit insurance)

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance S.p.A	2.304	38.615.938	16.760,39
HDI Assicurazioni S.p.A. Impiegato	1.360	27.913.559	20.524,68
AXA France Iard S.a.	1.258	19.757.722	15.705,66
Cardif	1.008	17.939.243	17.796,87
Great American International Insurance Ltd.	3.114	55.367.912	17.780,32
RHEINLAND VERSICHERUNG AG	443	9.844.588	22.222,55
N/a - Pensioner	10.035	154.951.771	15.441,13

BREAKDOWN BY TYPE OF EMPLOYER

Aggregate Portfolio			
Administration	Number of loans	Outstanding Principal due	Average size
Public	4.865	100.485.854	20.654,85
Private	3.904	55.424.358	14.196,81
Pensioners	10.042	154.997.812	15.434,95
Parapublic	711	13.482.708	18.963,02

On which:

Aggregate Private and Parapublic	4.615	68.907.066,31	14.931,11
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THE FIRST FIFTY EMPLOYERS BY OUTSTANDING PRINCIPAL DUE (Total without Public and Pensioners)

Aggregate Portfolio			
Employers number	Number of loans	Outstanding Principal due	Average size
The first	107	1.846.417	17.256,23
From the second to the tenth	262	4.997.536	19.074,57
From the eleventh to the fiftieth	371	6.194.211	16.695,99

COLLECTIONS

Collections during the monthly collection period	Principal	Interest	Total
Total			
Instalments	2.764.937,88	1.932.477,98	4.697.415,86
Prepayments	1.684.933,39	5.784,22	1.690.717,61
Recoveries	83.512,65	1.758,65	85.271,30
Default interest/penalties			
Payments under the transfer and servicing agreement			
Payments under the warranty and indemnity agreement			
Total proceeds	4.533.383,92	1.940.020,85	6.473.404,77
Receivables purchased by the originator	222.027,66	6.518,51	228.546,17
Total amounts paid to the issuer	4.755.411,58	1.946.539,36	6.701.950,94

SERVICING FEES AND EXPENSES

ViViBanca	Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,45%	22.827,26
Servicing fees on Default Receivables	1,22%	192,80
Servicing fee for monitory activities	30.500,00	2.541,67
Total servicing fees		25.561,72

MCELocam (Legion)	Servicing fees (VAT included)	Servicing fees
Servicing fee for subservicing activities (per loans)	0,89	
Number of loans	2.855	
Total servicing fees (Floor 1.200)		2.542,66

OTHER INFORMATION

Receivables not all TAN	35.567.372,78
Receivables not all TAN ratio	10,96%
Accruals on the transferred portfolio that must be paid to the Originator	-
Future rediscount of the Additional paid by Class C	48.056.645,12

Quarterly competences of the Additional paid by Class C	-
Future rediscount of the Additional not paid (DPP)	20.372.496,42
Montly competences of the Additional that must be paid (DPP)	541.794,30

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

Date	Principal instalment	Interest instalment
31/05/2021	2.912.080,53	1.738.169,87
30/06/2021	2.928.420,24	1.724.425,14
31/07/2021	2.945.974,45	1.710.498,76
31/08/2021	2.961.531,87	1.694.713,05
30/09/2021	2.976.959,66	1.678.847,55
31/10/2021	2.992.592,82	1.662.880,89
30/11/2021	3.007.563,07	1.646.819,31
31/12/2021	3.022.713,42	1.630.668,80
31/01/2022	3.038.133,58	1.614.451,54
28/02/2022	3.052.659,73	1.598.257,19
31/03/2022	3.067.438,75	1.581.788,45
30/04/2022	3.082.891,80	1.565.378,64
31/05/2022	3.098.853,57	1.548.855,71
30/06/2022	3.112.431,06	1.532.167,05
31/07/2022	3.127.974,83	1.515.390,35
31/08/2022	3.143.954,94	1.498.528,00
30/09/2022	3.158.023,81	1.481.573,60
31/10/2022	3.173.374,75	1.464.530,47
30/11/2022	3.187.537,70	1.447.414,45
31/12/2022	3.203.347,80	1.430.234,42
31/01/2023	3.217.051,16	1.412.921,38
28/02/2023	3.231.429,66	1.395.478,25
31/03/2023	3.247.045,75	1.378.000,88
30/04/2023	3.263.002,30	1.360.432,81
31/05/2023	3.277.137,21	1.342.768,61
30/06/2023	3.289.717,33	1.325.009,27
31/07/2023	3.303.738,31	1.307.170,12
31/08/2023	3.314.137,96	1.289.243,31
30/09/2023	3.326.592,49	1.271.257,81
31/10/2023	3.341.786,18	1.253.208,83
30/11/2023	3.353.134,98	1.235.064,30
31/12/2023	3.364.888,03	1.216.854,52
31/01/2024	3.375.059,50	1.198.571,79
29/02/2024	3.388.245,65	1.180.241,63
31/03/2024	3.399.790,54	1.161.828,72
30/04/2024	3.412.888,72	1.143.483,87
31/05/2024	3.422.010,36	1.124.797,24
30/06/2024	3.428.498,71	1.106.319,12
31/07/2024	3.436.697,12	1.087.682,66
31/08/2024	3.443.235,74	1.068.970,18
30/09/2024	3.448.160,68	1.050.329,32
31/10/2024	3.457.064,37	1.031.529,26
30/11/2024	3.462.338,31	1.012.749,29
31/12/2024	3.467.115,37	993.995,22
31/01/2025	3.470.568,74	975.163,57
28/02/2025	3.477.894,90	956.337,78
31/03/2025	3.481.378,59	937.465,83
30/04/2025	3.490.979,95	918.599,32
31/05/2025	3.496.451,49	899.645,37
30/06/2025	3.495.698,26	880.696,93
31/07/2025	3.493.773,85	861.768,44
31/08/2025	3.487.707,49	842.827,70
30/09/2025	3.493.059,25	824.040,64
31/10/2025	3.499.866,72	805.186,02
30/11/2025	3.501.574,45	786.296,05
31/12/2025	3.500.340,88	767.654,13
31/01/2026	3.497.905,79	748.636,20
28/02/2026	3.503.923,98	729.714,54
31/03/2026	3.504.454,05	711.161,41
30/04/2026	3.509.325,38	692.141,37
31/05/2026	3.510.978,21	673.400,43
30/06/2026	3.502.327,11	654.242,11
31/07/2026	3.497.944,27	635.412,09
31/08/2026	3.487.400,52	616.592,84
30/09/2026	3.482.754,74	597.957,94
31/10/2026	3.483.583,83	579.272,71
30/11/2026	3.475.058,47	560.960,19
31/12/2026	3.469.037,77	542.045,70
31/01/2027	3.460.433,47	523.449,20
28/02/2027	3.453.866,38	504.750,01
31/03/2027	3.442.085,82	486.394,42
30/04/2027	3.431.337,16	467.903,88
31/05/2027	3.417.407,23	449.562,48
30/06/2027	3.389.944,65	431.086,01
31/07/2027	3.360.217,60	413.359,64
31/08/2027	3.327.187,49	395.187,64
30/09/2027	3.301.247,78	377.100,90
31/10/2027	3.284.419,55	359.070,85
30/11/2027	3.265.157,60	341.684,32
31/12/2027	3.234.292,19	324.392,44
31/01/2028	3.209.060,91	306.996,19
29/02/2028	3.184.827,42	289.515,02
31/03/2028	3.165.544,93	272.335,57

30/04/2028	3.137.710,02	255.563,94
31/05/2028	3.076.692,76	239.362,42
30/06/2028	2.953.517,53	223.332,10
31/07/2028	2.878.034,55	207.326,07
31/08/2028	2.762.395,22	191.465,43
30/09/2028	2.670.937,54	176.346,26
31/10/2028	2.578.501,61	161.715,47
30/11/2028	2.440.818,96	147.853,75
31/12/2028	2.320.496,84	136.833,73
31/01/2029	2.195.139,42	124.051,86
28/02/2029	2.103.015,28	109.554,56
31/03/2029	2.010.853,35	98.122,89
30/04/2029	1.888.849,88	87.456,63
31/05/2029	1.762.770,97	76.774,53
30/06/2029	1.627.762,67	67.006,99
31/07/2029	1.505.838,55	58.056,23
31/08/2029	1.366.269,47	50.034,70
30/09/2029	1.255.283,01	42.296,90
31/10/2029	1.144.396,56	35.241,34
30/11/2029	1.010.523,37	28.898,39
31/12/2029	884.657,49	23.729,73
31/01/2030	748.454,01	18.706,07
28/02/2030	651.255,80	14.594,16
31/03/2030	536.228,28	10.690,75
30/04/2030	460.578,58	8.042,25
31/05/2030	398.687,81	5.572,09
30/06/2030	308.204,24	3.401,04
31/07/2030	188.895,88	1.786,79
31/08/2030	65.711,17	564,11
30/09/2030	4.116,86	43,52
31/10/2030	116,39	2,08
30/11/2030	98,84	1,03
31/12/2030	8,47	0,08
Total	322.543.065,05	87.457.937,38

ADVANCES : Aggregate Portfolio

Instalments and prepayments	Principal	Interest	Total
During the monthly collection period	4.449.871,27	1.938.262,20	6.388.133,47
Cumulative from the first servicer report	33.591.784,40	14.196.609,53	47.788.393,93
Total amounts paid to the issuer	38.041.655,67	16.134.871,73	54.176.527,40

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)	5,2996%
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The retention rule (Min 5%) is respected?	Yes
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