

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



ERIDANO II SPV S.r.l.

SERVICER REPORT

Subservicer Report Date:	31-mag-20
Relating to the Collection Period:	01-mag-20 31-mag-20
Relating to the Interest Period:	28-mag-20 26-giu-20
Payment Date:	29-giu-20

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	248.744.593,62	963.215,27	249.707.808,89	595.008,00	250.302.816,89
Performing receivables in arrears	11.556.327,72	233.903,07	11.790.230,79	170.420,57	11.960.651,36
Delinquent receivables	1.810.934,24	121.221,70	1.932.155,94	73.758,68	2.005.914,62
Collateral portfolio: Oustading Principal Due	262.111.855,58	1.318.340,04	263.430.195,62	839.187,25	264.269.382,87
Unpaid First Instalment Receivables (> 120 days)					
Default receivables	505.590,80	22.032,69	527.623,49	15.556,90	543.180,39
Total portfolio	262.617.446,38	1.340.372,73	263.957.819,11	854.744,15	264.812.563,26

	Legion				
Performing receivables not in arrears	47.475.549,13	297.818,68	47.773.367,81	118.438,09	47.891.805,90
Performing receivables in arrears	11.566.302,88	269.113,89	11.835.416,77	142.009,67	11.977.426,44
Delinquent receivables	752.971,16	69.133,15	822.104,31	29.425,81	851.530,12
Collateral portfolio: Oustading Principal Due	59.794.823,17	636.065,72	60.430.888,89	289.873,57	60.720.762,46
Unpaid First Instalment Receivables (> 120 days)					
Default receivables	162.909,36	26.054,20	188.963,56	13.177,95	202.141,51
Total portfolio	59.957.732,53	662.119,92	60.619.852,45	303.051,52	60.922.903,97

	Total				
Performing receivables not in arrears	296.220.142,75	1.261.033,95	297.481.176,70	713.446,09	298.194.622,79
Performing receivables in arrears	23.122.630,60	503.016,96	23.625.647,56	312.430,24	23.938.077,80
Delinquent receivables	2.563.905,40	190.354,85	2.754.260,25	103.184,49	2.857.444,74
Collateral portfolio: Oustading Principal Due	321.906.678,75	1.954.405,76	323.861.084,51	1.129.060,82	324.990.145,33
Unpaid First Instalment Receivables (> 120 days)					
Default receivables	668.500,16	48.086,89	716.587,05	28.734,85	745.321,90
Total portfolio	322.575.178,91	2.002.492,65	324.577.671,56	1.157.795,67	325.735.467,23

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	593	8.648.086,94				
2	174	2.525.990,19				
3	45	616.153,66				
4	34	496.797,87	293.145.319	0,66%	4,00%	No
5	29	397.824,38				
6	18	278.314,96				
7	44	759.218,73				
Total	937	13.722.386,73				

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	1	10.705,06						
Loans in "Sofferenza"										
Life damage	21	324.895,29	12	172.638,69	293.145.319	0,22%	7,00%	No	3,75%	No
Job damage	17	298.297,54	7	105.042,19						
Defaulted loans	39	633.897,89	20	288.385,94						

	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	18	271.053,13				
Job damage	4	92.678,80			12	175.933,68	1	29.685,06
Total defaulted	7	146.520,96	18	271.053,13	12	175.933,68	2	40.390,12

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	0,04%	4,00%	No
Job damage	5	41.341,42			
Total defaulted	8	106.274,40			

	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					5	41.341,42		
Total recoveries	-	-	3	64.932,98	5	41.341,42	-	-

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	641	10.450.876,10				
2	68	1.066.494,69				
3	22	318.045,98				
4	11	189.354,30	73.132.124	1,12%	4,00%	No
5	13	185.516,96				
6	9	152.291,99				
7	21	294.941,06				
Total	785	12.657.521,08				

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			73.132.124	0,52%	7,00%	No	3,75%	No
Job damage	16	239.889,64	2	33.733,35						
Defaulted loans	27	380.903,42	2	33.733,35						

	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	3	74.183,25			12	142.929,53	1	22.776,86
Total defaulted	5	105.057,79	7	81.003,72	13	151.141,43	2	43.700,48

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"			0,26%	4,00%	No
Life damage	7	109.197,65			
Job damage	7	73.263,19			
Total defaulted	15	191.939,86			

	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	50.206,09		
Total recoveries	4	53.931,64	5	66.878,51	5	50.206,09	1	20.923,62

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	1.234	19.098.963,04				
2	242	3.592.484,88				
3	67	934.199,64				
4	45	686.152,17	366.277.443	0,75%	4,00%	No
5	42	583.341,34				
6	27	430.606,95				
7	65	1.054.159,79				
Total	1.722	26.379.907,81				

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	1	10.705,06						
Loans in "Sofferenza"										
Life damage	28	434.092,94	12	172.638,69	366.277.443	0,28%	7,00%	No	3,75%	No
Job damage	33	538.187,18	9	138.775,54						
Defaulted loans	66	1.014.801,31	22	322.119,29						

	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	4	75.237,68	23	337.931,64	-	-	1	20.923,62
Job damage	7	166.862,05	-	-	24	318.863,21	2	52.461,92
Total defaulted	12	251.578,75	25	352.056,85	25	327.075,11	3	73.385,54

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	0,08%	4,00%	No
Job damage	12	114.604,61			
Total defaulted	23	298.214,26			

	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			8	131.811,49	-	-		
Job damage	2	23.057,10	-	-	10	91.547,51		
Total recoveries	3	32.536,12	8	131.811,49	10	91.547,51	-	-

DESCRIPTION OF AGGREGATE PORTFOLIO VIVBANCA	Ratio	Transfer limits	Breach
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BREAKDOWN BY OUTSTANDING			
Aggregate Portfolio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
< 15.000	6.307	63.910.285,47	10.133,23
15.000 - 25.000	5.933	117.650.563,55	19.829,86
25.000 - 35.000	2.245	64.263.475,88	28.625,16
35.000 - 45.000	314	12.018.174,02	38.274,44
> 45.000	117	6.115.320,19	52.267,69

BREAKDOWN BY RESIDUAL LIFE			
Aggregate Portfolio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
< 2	31	147.486,91	4.757,64
2 - 4	511	4.029.907,76	7.886,32
4 - 6	1.590	15.892.562,50	9.995,32
6 - 8	2.136	34.283.507,84	16.050,33
8 - 10	10.648	209.604.354,10	19.684,86

BREAKDOWN BY EMPLOYER'S REGION			
Aggregate Portfolio			
Region	Number of loans	Outstanding Principal due	Average size
Northern Italy	13.619	236.739.401,65	17.383,02
Emilia Romagna	465	7.163.527,08	15.405,43
Friuli Venezia Giulia	121	1.736.309,39	14.349,66
Lazio	9.887	176.868.471,47	17.888,99
Liguria	93	1.606.064,55	17.269,51
Lombardia	1.357	21.654.017,97	15.957,27
Marche	126	2.330.476,59	18.495,85
Piemonte	668	10.843.907,71	16.233,39
Toscana	265	4.586.578,13	17.307,84
Trentino Alto Adige	62	838.085,66	13.517,51
Umbria	72	1.177.335,39	16.351,88
Valle d'Aosta	14	242.074,80	17.291,06
Veneto	489	7.692.552,91	15.731,19
Southern Italy	1.297	27.218.417,46	20.985,67
Abruzzo	287	7.377.865,38	25.706,85
Basilicata	23	497.853,09	21.645,79
Calabria	54	1.016.612,51	18.826,16
Campania	162	2.838.465,51	17.521,39
Molise	6	101.855,64	16.975,94
Puglia	314	6.252.452,93	19.912,27
Sardegna	158	3.203.452,66	20.275,02
Sicilia	293	5.929.859,74	20.238,43

On which:	Aggregate Private and Parapublic	416	6.722.027,99	16.158,72	3%	MAX 10%	No
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BREAKDOWN BY TYPE OF LOAN			
Aggregate Portfolio			
Category	Number of loans	Outstanding Principal due	Average size
CQS	6.303	116.742.772,81	18.521,78
CQP	7.532	125.008.766,60	16.597,02
DEL	1.081	22.206.279,70	20.542,35

BREAKDOWN OF DELINQUENT LOAN			
Aggregate Portfolio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Perfoming	14.760	261.498.039,68	17.716,67
4	34	496.797,87	14.611,70
5	29	397.824,38	13.718,08
6	18	278.314,96	15.461,94
7	44	759.218,73	17.254,97

BREAKDOWN BY INSURANCE COMPANY (Life insurance)			
Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance Life S.p.A.	2.095	37.819.559,67	18.052,30
AXA France Vie S.a.	799	13.023.389,58	16.299,61
Metlife Europe Limited	12	163.987,04	13.665,59
Metlife Europe Limited Flat	13	194.969,34	14.997,64
HDI Assicurazioni S.p.A. Vita	806	18.933.052,38	23.490,14
Credit Life A.G.	1.003	15.723.018,12	15.675,99
Cardif Assurance Vie S.A.	895	16.578.649,94	18.523,63
Metlife (GAI)	3.183	59.870.325,99	18.809,40
Afi Esca S.A.	594	9.973.140,95	16.789,80
Aviva Life S.p.A.	5.516	91.677.726,10	16.620,33

On which:	Aggregate Credit Life & Afi Esca & Net	3.692	63.515.718,74	17.203,61	24%	MAX 35%	No
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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.	1.926	34.671.302,29	18.001,71
HDI Assicurazioni S.p.A. Impiegato	806	18.933.052,38	23.490,14
AXA France Iard S.a.	574	8.895.721,91	15.497,77
Cardif	895	16.578.649,94	18.523,63
Great American International Insurance Ltd.	3.183	59.870.325,99	18.809,40
N/a - Pensioner	7.532	125.008.766,60	16.597,02

BREAKDOWN BY TYPE OF EMPLOYER			
Aggregate Portfolio			
Administration	Number of loans	Outstanding Principal due	Average size
Public	3.372	76.380.542,37	22.651,41
Private	3.507	52.043.864,23	14.840,00
Pensioners	7.532	125.008.766,60	16.597,02
Parapublic	505	10.524.645,91	20.840,88

On which:	Aggregate Private and Parapublic	4.012	62.568.510,14	15.595,34	24%	MAX 30%	No
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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	79	1.499.317,56	18.978,70
From the second to the tenth	169	3.651.651,62	21.607,41
From the eleventh to the fiftieth	323	5.583.529,36	17.286,47

DESCRIPTION OF AGGREGATE PORTFOLIO LEGION

BREAKDOWN BY OUTSTANDING		
Aggregate Portfolio		
Range (Euro)	Number of loans	Outstanding Principal due
< 15.000	1.404	14.331.054,87
15.000 - 25.000	1.723	33.748.233,28
25.000 - 35.000	392	10.949.201,01
35.000 - 45.000	30	1.163.845,08
> 45.000	8	427.518,21

BREAKDOWN BY RESIDUAL LIFE		
Aggregate Portfolio		
Range (Years)	Number of loans	Outstanding Principal due
< 2	42	210.543,61
2 - 4	154	1.291.471,37
4 - 6	397	5.568.982,91
6 - 8	2.352	41.821.653,59
8 - 10	612	11.727.200,97

BREAKDOWN BY EMPLOYER'S REGION		
Aggregate Portfolio		
Region	Number of loans	Outstanding Principal due
Northern Italy	3.093	51.656.013,88
Emilia Romagna	65	913.061,61
Friuli Venezia Giulia	9	165.067,20
Lazio	2.442	41.269.190,87
Liguria	26	463.117,13
Lombardia	310	4.780.467,28
Marche	70	1.340.648,84
Piemonte	92	1.442.578,04
Toscana	10	168.322,68
Trentino Alto Adige	12	281.608,65
Umbria	8	115.419,51
Valle d'Aosta	-	-
Veneto	49	716.532,07
Southern Italy	464	8.963.838,57
Abruzzo	82	1.948.029,67
Basilicata	2	48.528,92
Calabria	63	1.261.103,40
Campania	72	1.217.636,22
Molise	1	2.848,24
Puglia	43	732.332,94
Sardegna	63	1.165.550,40
Sicilia	138	2.587.808,78

On which:	Aggregate Private and Parapublic	143	2.174.786,09
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BREAKDOWN BY TYPE OF LOAN		
Aggregate Portfolio		
Category	Number of loans	Outstanding Principal due
CQS	1.652	30.558.629,20
CQP	1.508	22.892.483,78
DEL	397	7.168.739,47

BREAKDOWN OF DELINQUENT LOAN		
Aggregate Portfolio		
Delinquent instalments	Number of loans	Outstanding Principal due
Perfoming	3.491	57.908.784,58
4	11	189.354,30
5	13	185.516,96
6	9	152.291,99
7	21	294.941,06

BREAKDOWN BY INSURANCE COMPANY (Life insurance)		
Aggregate Portfolio		
Insurance company	Number of loans	Outstanding Principal due
Net Insurance Life S.p.A.	431	7.233.184,88
AXA France Vie S.a.	1.376	23.170.401,10
Metlife Europe Limited Flat	405	5.803.895,49
HDI Assicurazioni S.p.A. Vita	627	12.333.072,63
Credit Life A.G.	549	9.068.310,06
Cardif Assurance Vie S.A.	127	2.377.241,10
Afi Esca S.A.	42	633.747,19

On which:	Aggregate Credit Life & Afi Esca & Net	1.022	16.935.242,13
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BREAKDOWN BY INSURANCE COMPANY (Credit insurance)		
Aggregate Portfolio		
Insurance company	Number of loans	Outstanding Principal due
Net Insurance S.p.A.	417	7.057.498,66
HDI Assicurazioni S.p.A. Impiegato	625	12.294.295,01
AXA France Iard S.a.	891	16.129.844,82
Cardif	127	2.377.241,10
N/a - Pensioner	1.497	22.760.972,86

BREAKDOWN BY TYPE OF EMPLOYER		
Aggregate Portfolio		
Administration	Number of loans	Outstanding Principal due
Public	1.261	25.385.556,57
Private	517	7.364.737,36
Pensioners	1.508	22.892.483,78
Parapublic	271	4.977.074,74

On which:	Aggregate Private and Parapublic	788	12.341.812,10
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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
The first	60	1.196.070,40
From the second to the tenth	115	1.970.828,39
From the eleventh to the fiftieth	131	2.253.945,01

DESCRIPTION OF AGGREGATE PORTFOLIO TOTAL

BREAKDOWN BY OUTSTANDING

Aggregate Portfolio				
Average size	Range (Euro)	Number of loans	Outstanding Principal due	Average size
10.207,30	< 15.000	7.711	78.241.340	10.146,72
19.586,90	15.000 - 25.000	7.656	151.398.797	19.775,18
27.931,64	25.000 - 35.000	2.637	75.212.677	28.522,06
38.794,84	35.000 - 45.000	344	13.182.019	38.319,82
53.439,78	> 45.000	125	6.542.838	52.342,71

BREAKDOWN BY RESIDUAL LIFE

Aggregate Portfolio				
Average size	Range (Years)	Number of loans	Outstanding Principal due	Average size
5.012,94	< 2	73	358.031	4.904,53
8.386,18	2 - 4	665	5.321.379	8.002,07
14.027,66	4 - 6	1.987	21.461.545	10.800,98
17.781,32	6 - 8	4.488	76.105.161	16.957,48
19.162,09	8 - 10	11.260	221.331.555	19.656,44

BREAKDOWN BY EMPLOYER'S REGION

Aggregate Portfolio				
Average size	Region	Number of loans	Outstanding Principal due	Average size
16.700,94	Northern Italy	16.712	288.395.415,53	17.256,79
14.047,10	Emilia Romagna	530	8.076.589	15.238,85
18.340,80	Friuli Venezia Giulia	130	1.901.377	14.625,97
16.899,75	Lazio	12.329	218.137.662	17.693,05
17.812,20	Liguria	119	2.069.182	17.388,08
15.420,86	Lombardia	1.667	26.434.485	15.857,52
19.152,13	Marche	196	3.671.125	18.730,23
15.680,20	Piemonte	760	12.286.486	16.166,43
16.832,27	Toscana	275	4.754.901	17.290,55
23.467,39	Trentino Alto Adige	74	1.119.694	15.131,00
14.427,44	Umbria	80	1.292.755	16.159,44
-	Valle d'Aosta	14	242.075	17.291,06
14.623,10	Veneto	538	8.409.085	15.630,27
19.318,62	Southern Italy	1.761	36.182.256,03	20.546,43
23.756,46	Abruzzo	369	9.325.895	25.273,43
24.264,46	Basilicata	25	546.382	21.855,28
20.017,51	Calabria	117	2.277.716	19.467,66
16.911,61	Campania	234	4.056.102	17.333,77
2.848,24	Molise	7	104.704	14.957,70
17.031,00	Puglia	357	6.984.786	19.565,23
18.500,80	Sardegna	221	4.369.003	19.769,24
18.752,24	Sicilia	431	8.517.669	19.762,57

On which:

15.208,29	Aggregate Private and Parapublic	559	8.896.814,08	15.915,59	3%	MAX 10%	No
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BREAKDOWN BY TYPE OF LOAN

Aggregate Portfolio				
Average size	Category	Number of loans	Outstanding Principal due	Average size
18.497,96	CQS	7.955	147.301.402	18.516,83
15.180,69	CQP	9.040	147.901.250	16.360,76
18.057,28	DEL	1.478	29.375.019	19.874,84

BREAKDOWN OF DELINQUENT LOAN

Aggregate Portfolio				
Average size	Delinquent instalments	Number of loans	Outstanding Principal due	Average size
16.588,02	Perfoming	18.251	319.406.824	17.500,78
17.214,03	4	45	686.152	15.247,83
14.270,54	5	42	583.341	13.889,08
16.921,33	6	27	430.607	15.948,41
14.044,81	7	65	1.054.160	16.217,84

BREAKDOWN BY INSURANCE COMPANY (Life insurance)

Aggregate Portfolio				
Average size	Insurance company	Number of loans	Outstanding Principal due	Average size
16.782,33	Net Insurance Life S.p.A.	2.526	45.052.745	17.835,61
16.838,95	AXA France Vie S.a.	2.175	36.193.791	16.640,82
14.330,61	Metlife Europe Limited	12	163.987	13.665,59
19.669,97	Metlife Europe Limited Flat	418	5.998.865	14.351,35
16.517,87	HDI Assicurazioni S.p.A. Vita	1.433	31.266.125	21.818,65
18.718,43	Credit Life A.G.	1.552	24.791.328	15.973,79
15.089,22	Cardif Assurance Vie S.A.	1.022	18.955.891	18.547,84
	Metlife (GAI)	3.183	59.870.326	18.809,40
	Afi Esca S.A.	636	10.606.888	16.677,50
	Aviva Life S.p.A.	5.516	91.677.726	16.620,33

On which:

16.570,69	Aggregate Credit Life & Afi Esca & Net	4.714	80.450.960,87	17.066,39	25%	MAX 35%	No
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BREAKDOWN BY INSURANCE COMPANY (Credit insurance)

Aggregate Portfolio				
Average size	Insurance company	Number of loans	Outstanding Principal due	Average size
16.924,46	Net Insurance S.p.A	2.343	41.728.801	17.809,99
19.670,87	HDI Assicurazioni S.p.A. Impiego	1.431	31.227.347	21.822,05
18.103,08	AXA France Iard S.a.	1.465	25.025.567	17.082,30
18.718,43	Cardif	1.022	18.955.891	18.547,84
15.204,39	Great American International Insurance Ltd.	3.183	59.870.326	18.809,40
	N/a - Pensioner	9.029	147.769.739	16.366,12

BREAKDOWN BY TYPE OF EMPLOYER

Aggregate Portfolio				
Average size	Administration	Number of loans	Outstanding Principal due	Average size
20.131,29	Public	4.633	101.766.099	21.965,49
14.245,14	Private	4.024	59.408.602	14.763,57
15.180,69	Pensioners	9.040	147.901.250	16.360,76
18.365,59	Parapublic	776	15.501.721	19.976,44

On which:

15.662,20	Aggregate Private and Parapublic	4.800	74.910.322,24	15.606,32	23%	MAX 30%	No
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THE FIRST FIFTY EMPLOYERS BY OUTSTANDING PRINCIPAL DUE

Aggregate Portfolio				
Average size	Employers number	Number of loans	Outstanding Principal due	Average size
19.934,51	The first	139	2.695.388	19.391,28
17.137,64	From the second to the tenth	284	5.622.480	19.797,46
17.205,69	From the eleventh to the fiftieth	454	7.837.474	17.263,16

COLLECTIONS

Collections during the monthly collection period	Principal	Interest	Total
ViViBanca			
Instalments	1.816.851,52	1.352.637,96	3.169.489,48
Prepayments	363.456,59	73.055,25	436.511,84
Recoveries	6.895,38	138,49	7.033,87
Default interest/penalties			
Payments under the transfer and servicing agreement			
Payments under the warranty and indemnity agreement			
Total proceeds	2.187.203,49	1.425.831,70	3.613.035,19
Receivables purchased by the originator	60.101,71	3.040,70	63.142,41
Total amounts paid to the issuer	2.247.305,20	1.428.872,40	3.676.177,60
Legion			
Instalments	492.485,97	256.010,69	748.496,66
Prepayments	639.812,32	4.337,72	644.150,04
Recoveries	157.574,88	3.313,45	160.888,33
Default interest/penalties			
Payments under the transfer and servicing agreement			
Payments under the warranty and indemnity agreement			
Total proceeds	1.289.873,17	263.661,86	1.553.535,03
Receivables purchased by the originator			-
Total amounts paid to the issuer	1.289.873,17	263.661,86	1.553.535,03
Total			
Instalments	2.309.337,49	1.608.648,65	3.917.986,14
Prepayments	1.003.268,91	77.392,97	1.080.661,88
Recoveries	164.470,26	3.451,94	167.922,20
Default interest/penalties			
Payments under the transfer and servicing agreement			
Payments under the warranty and indemnity agreement			
Total proceeds	3.477.076,66	1.689.493,56	5.166.570,22
Receivables purchased by the originator	60.101,71	3.040,70	63.142,41
Total amounts paid to the issuer	3.537.178,37	1.692.534,26	5.229.712,63

SERVICING FEES AND EXPENSES

ViViBanca	Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,45%	16.227,01
Servicing fees on Default Receivables	1,22%	85,81
Servicing fee for monitory activities	30.500,00	2.541,67
Total servicing fees		18.854,49

MCELocam (Legion)	Servicing fees (VAT included)	Servicing fees
Servicing fee for subservicing activities (per loans)	0,89	
Number of loans	3.557	
Total servicing fees (Floor 1.200)		3.167,86

OTHER INFORMATION

Receivables not all TAN	51.892.085,40
Receivables not all TAN ratio	15,99%

Accruals on the transferred portfolio that must be paid to the Originator	39.572,86
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Future rediscount of the Additional paid by Class C	47.717.229,56
Quarterly competences of the Additional paid by Class C	-

Future rediscount of the Additional not paid (DPP)	20.676.544,57
Montly competences of the Additional that must be paid (DPP)	456.352,91

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

Date	Principal instalment	Interest instalment
30/06/2020	2.652.570,00	1.730.317,97
31/07/2020	2.671.291,42	1.719.685,05
31/08/2020	2.685.144,82	1.706.073,01
30/09/2020	2.699.853,37	1.692.091,61
31/10/2020	2.713.516,90	1.677.787,95
30/11/2020	2.727.430,02	1.663.402,02
31/12/2020	2.741.279,17	1.648.933,96
31/01/2021	2.755.524,53	1.634.521,80
28/02/2021	2.769.332,03	1.619.888,49
31/03/2021	2.784.365,13	1.605.322,78
30/04/2021	2.798.243,36	1.590.577,23
31/05/2021	2.812.927,47	1.575.692,63
30/06/2021	2.825.441,94	1.560.717,60
31/07/2021	2.839.726,40	1.545.674,10
31/08/2021	2.855.024,43	1.530.605,11
30/09/2021	2.869.721,52	1.515.388,03
31/10/2021	2.884.837,20	1.500.084,67
30/11/2021	2.898.972,28	1.484.688,59
31/12/2021	2.913.732,13	1.469.209,64
31/01/2022	2.928.564,07	1.453.705,21
28/02/2022	2.943.121,29	1.438.132,17
31/03/2022	2.957.185,27	1.422.388,77
30/04/2022	2.972.486,15	1.406.653,97
31/05/2022	2.987.846,04	1.390.737,63
30/06/2022	2.999.588,53	1.374.724,23
31/07/2022	3.014.045,74	1.358.643,91
31/08/2022	3.028.798,62	1.342.473,87
30/09/2022	3.042.381,51	1.326.216,96
31/10/2022	3.056.174,80	1.309.876,81
30/11/2022	3.069.072,45	1.293.460,19
31/12/2022	3.082.604,14	1.277.016,28
31/01/2023	3.094.635,57	1.260.437,38
28/02/2023	3.108.239,38	1.243.736,81
31/03/2023	3.122.843,42	1.227.008,29
30/04/2023	3.137.724,27	1.210.196,82
31/05/2023	3.150.266,19	1.193.299,24
30/06/2023	3.159.659,43	1.176.313,69
31/07/2023	3.170.563,43	1.159.264,34
31/08/2023	3.178.245,69	1.142.146,81
30/09/2023	3.187.907,10	1.124.992,00
31/10/2023	3.200.047,99	1.107.791,15
30/11/2023	3.209.536,30	1.090.515,27
31/12/2023	3.217.389,38	1.073.186,83
31/01/2024	3.223.667,03	1.055.803,59
29/02/2024	3.234.487,77	1.038.456,19
31/03/2024	3.241.992,71	1.020.940,74
30/04/2024	3.250.449,57	1.003.512,18
31/05/2024	3.255.421,52	985.978,62
30/06/2024	3.255.420,80	968.411,74
31/07/2024	3.256.252,52	950.830,65
31/08/2024	3.258.551,83	933.260,19
30/09/2024	3.256.893,12	915.723,76
31/10/2024	3.259.309,96	898.134,80
30/11/2024	3.256.753,65	880.572,84
31/12/2024	3.255.214,67	863.086,27
31/01/2025	3.253.848,56	845.570,58
28/02/2025	3.254.534,26	828.085,68
31/03/2025	3.254.198,25	810.598,93
30/04/2025	3.261.008,26	793.145,59
31/05/2025	3.266.546,11	775.725,84
30/06/2025	3.266.818,61	758.285,02
31/07/2025	3.268.861,45	740.669,90
31/08/2025	3.269.090,94	723.124,52
30/09/2025	3.273.601,42	705.675,16
31/10/2025	3.277.161,44	688.069,91
30/11/2025	3.276.201,31	670.539,48
31/12/2025	3.272.030,64	653.270,14
31/01/2026	3.267.775,31	635.651,78
28/02/2026	3.270.689,18	618.131,58
31/03/2026	3.267.134,14	600.681,97
30/04/2026	3.267.370,21	583.359,27
31/05/2026	3.260.972,90	565.885,68
30/06/2026	3.247.521,90	548.402,90
31/07/2026	3.235.864,02	531.095,85
31/08/2026	3.215.547,48	513.754,86
30/09/2026	3.203.514,79	496.691,56
31/10/2026	3.189.014,88	479.672,26
30/11/2026	3.163.412,55	462.688,44
31/12/2026	3.138.875,37	445.577,76
31/01/2027	3.113.739,98	428.753,54
28/02/2027	3.092.759,63	412.016,71
31/03/2027	3.073.370,51	395.501,73
30/04/2027	3.059.224,12	378.955,65

31/05/2027	3.042.827,13	362.471,48
30/06/2027	3.014.198,41	346.004,39
31/07/2027	2.984.411,38	330.252,58
31/08/2027	2.952.691,11	313.964,64
30/09/2027	2.926.202,13	297.783,61
31/10/2027	2.906.400,97	281.869,52
30/11/2027	2.882.669,81	266.449,67
31/12/2027	2.848.868,22	251.231,68
31/01/2028	2.821.028,34	235.867,57
29/02/2028	2.791.343,54	220.514,01
31/03/2028	2.768.112,03	205.250,00
30/04/2028	2.736.330,73	190.335,70
31/05/2028	2.670.008,96	176.033,83
30/06/2028	2.541.962,37	161.845,66
31/07/2028	2.464.772,57	147.987,07
31/08/2028	2.345.316,75	134.274,42
30/09/2028	2.248.823,83	121.229,82
31/10/2028	2.151.765,10	108.961,62
30/11/2028	2.005.764,56	97.162,41
31/12/2028	1.872.955,84	89.169,56
31/01/2029	1.739.041,10	78.213,65
28/02/2029	1.640.413,90	65.746,71
31/03/2029	1.540.063,19	56.617,75
30/04/2029	1.411.474,00	48.348,85
31/05/2029	1.278.776,28	40.343,32
30/06/2029	1.137.072,12	33.036,91
31/07/2029	1.015.461,32	26.675,43
31/08/2029	872.407,92	20.990,14
30/09/2029	758.247,21	15.917,45
31/10/2029	642.569,81	11.601,01
30/11/2029	507.285,40	7.987,41
31/12/2029	387.106,18	5.224,68
31/01/2030	265.000,30	2.998,69
28/02/2030	166.019,19	1.743,57
31/03/2030	50.007,18	596,00
30/04/2030	1.855,77	30,42
31/05/2030	194,11	10,47
30/06/2030	194,80	9,78
31/07/2030	195,49	9,09
31/08/2030	196,18	8,40
30/09/2030	196,88	7,70
31/10/2030	197,58	7,01
30/11/2030	198,27	6,31
31/12/2030	198,97	5,61
31/01/2031	199,68	4,90
28/02/2031	200,39	4,20
31/03/2031	201,10	3,49
30/04/2031	201,81	2,78
31/05/2031	202,53	2,06
30/06/2031	203,24	1,35
31/07/2031	178,99	0,63
Total	322.575.178,91	94.232.689,74

ADVANCES : Aggregate Portfolio

Instalments and prepayments	Principal	Interest	Total
During the monthly collection period	3.312.606,40	1.686.041,62	4.998.648,02
Cumulative from the first servicer serport	74.485.702,22	30.952.479,63	105.438.181,85
Total amounts paid to the issuer	77.798.308,62	32.638.521,25	110.436.829,87

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)	8,3895%
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The retention rule (Min 5%) is respected?	Yes
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Seller Financial Ratios: Quarterly (applicable from March 2019)	Data	Limits	Breach
Total Capital Ratio of the Seller	16,4%	MIN 10,5%	No
Corporate capital of the Seller	33.812.962,00	MIN 20.000.000,00	No
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.)	19.517.771,19	MIN 10.000.000,00 for 4 consecutive O.D.	No
Ratio between (a) and (b)	2,41	MIN 2	No
(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		