

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="31-lug-21"/>
Relating to the Collection Period:	<input type="text" value="01-lug-21"/> <input type="text" value="31-lug-21"/>
Relating to the Interest Period:	<input type="text" value="28-lug-21"/> <input type="text" value="27-ago-21"/>
Payment Date:	<input type="text" value="30-ago-21"/>

**PORTFOLIO DESCRIPTION: Aggregate Portfolio**

<b>Outstanding Principal not yet due</b>	<b>Principal instalments due and unpaid</b>	<b>Outstanding Principal due</b>	<b>Unpaid interest instalment</b>	<b>Total (Principal + Interest)</b>
<b>(a)</b>	<b>(b)</b>	<b>(c)=(a)+(b)</b>	<b>(d)</b>	<b>(c)+(d)</b>

	<b>ViViBanca</b>				
Performing receivables not in arrears	293.699.845,76	1.370.531,84	295.070.377,60	667.560,32	295.737.937,92
Performing receivables in arrears	11.389.717,60	271.451,79	11.661.169,39	142.001,86	11.803.171,25
Delinquent receivables	777.741,35	72.978,45	850.719,80	29.917,95	880.637,75
<b>Collateral portfolio: Outstanding Principal Due</b>	<b>305.867.304,71</b>	<b>1.714.962,08</b>	<b>307.582.266,79</b>	<b>839.480,13</b>	<b>308.421.746,92</b>
Unpaid First Instalment Receivables (> 120 days)			-		
Default receivables	418.437,27	17.457,09	435.894,36	8.241,13	444.135,49
<b>Total portfolio</b>	<b>306.285.741,98</b>	<b>1.732.419,17</b>	<b>308.018.161,15</b>	<b>847.721,26</b>	<b>308.865.882,41</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	674	10.117.969,47				
2	82	1.134.884,57				
3	31	408.315,35				
4	18	294.493,39	<b>421.631.845</b>	<b>0,20%</b>	<b>4,00%</b>	<b>No</b>
5	12	156.792,61				
6	10	181.799,97				
7	15	217.633,83				
<b>Total</b>	<b>842</b>	<b>12.511.889,19</b>				

**DEFAULTED RECEIVABLES: Aggregate Portfolio**

	Cumulative Number of Defaulted Loans	Cumulative Oustanding Principal of Defaulted Loans (e)	Number of Defaulted Loans in the current Collection Period	Oustanding Principal of Defaulted Loans in the current Collection Period	Cumulative outstanding principal sold	Cumulative gross default ratio	Class B Notes Interest Subordination Event	Breach	Limits	Breach
Overdue instalment > 8	5	85.439,22								
Loans in "Sofferenza"										
Life damage	21	287.611,68	2	29.738,63	<b>421.631.845</b>	<b>0,20%</b>	<b>7,00%</b>	<b>No</b>	<b>3,75%</b>	<b>No</b>
Job damage	25	454.465,35	3	52.236,27						
<b>Defaulted loans</b>	<b>51</b>	<b>827.516,25</b>	<b>5</b>	<b>81.974,90</b>						

	Public administration		Pensioners		Private companies		Parapublics companies	
	Cumulative Number of Loans	Cumulative Oustanding Principal of Defaulted Loans	Cumulative Number of Loans	Cumulative Oustanding Principal of Defaulted Loans	Cumulative Number of Loans	Cumulative Oustanding Principal of Defaulted Loans	Cumulative Number of Loans	Cumulative Oustanding Principal of Defaulted Loans
Overdue instalment > 8	1	25.157,75	2	38.327,06	2	21.954,41		
Loans in "Sofferenza"								
Life damage	1	16.377,02	22	271.234,66				
Job damage	4	86.740,64			20	274.620,05	4	93.104,66
<b>Total defaulted</b>	<b>6</b>	<b>128.275,41</b>	<b>24</b>	<b>309.561,72</b>	<b>22</b>	<b>296.574,46</b>	<b>4</b>	<b>93.104,66</b>

**RECOVERIES ON DEFULTED LOANS: Aggregate Portfolio**

Recoveries	Cumulative Number of Loans Recovered	Cumulative Oustanding Principal Recoveries (g)	Cumulative net default ratio	Limits	Cash Trapping Condition
Overdue instalment > 8	5	23.078,60			
Loans in "Sofferenza"					
Life damage	16	137.921,29	<b>0,09%</b>	<b>4,00%</b>	<b>No</b>
Job damage	22	230.622,00			
<b>Total defaulted</b>	<b>43</b>	<b>391.621,89</b>			

	Public administration		Pensioners		Private companies		Parapublics companies	
	Cumulative Number of Loans Recovered	Cumulative Oustanding Principal Recoveries	Cumulative Number of Loans Recovered	Cumulative Oustanding Principal Recoveries	Cumulative Number of Loans Recovered	Cumulative Oustanding Principal Recoveries	Cumulative Number of Loans Recovered	Cumulative Oustanding Principal Recoveries
Overdue instalment > 8	1	171,19	2	953,00	2	21.954,41		
Loans in "Sofferenza"								
Life damage	1	16.377,02	15	121.544,27				
Job damage	3	43.370,30			17	140.134,45	2	47.117,25
<b>Total recoveries</b>	<b>5</b>	<b>59.918,51</b>	<b>17</b>	<b>122.497,27</b>	<b>19</b>	<b>162.088,86</b>	<b>2</b>	<b>47.117,25</b>

**DESCRIPTION OF AGGREGATE PORTFOLIO TOTAL**

**BREAKDOWN BY OUTSTANDING**

Aggregate Portfolio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
< 15.000	8.861	87.594.693	9.885,42
15.000 - 25.000	7.857	153.031.925	19.477,14
25.000 - 35.000	1.948	55.233.047	28.353,72
35.000 - 45.000	202	7.827.318	38.749,10
> 45.000	87	4.331.178	49.783,65

**BREAKDOWN BY RESIDUAL LIFE**

Aggregate Portfolio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
< 2	235	801.755	3.411,72
2 - 4	1.123	8.325.570	7.413,69
4 - 6	2.399	27.657.116	11.528,60
6 - 8	9.203	155.545.673	16.901,63
8 - 10	5.995	115.688.048	19.297,42

**BREAKDOWN BY EMPLOYER'S REGION**

Aggregate Portfolio			
Region	Number of loans	Outstanding Principal due	Average size
<b>Northern Italy</b>	<b>17.261</b>	<b>275.859.385,09</b>	<b>15.981,66</b>
Emilia Romagna	491	7.228.574	14.722,15
Friuli Venezia Giulia	120	1.572.998	13.108,31
Lazio	13.161	213.851.527	16.248,88
Liguria	107	1.758.972	16.438,99
Lombardia	1.537	22.959.346	14.937,77
Marche	177	3.021.946	17.073,14
Piemonte	724	11.235.462	15.518,59
Toscana	294	4.766.311	16.211,94
Trentino Alto Adige	71	960.173	13.523,57
Umbria	74	1.095.474	14.803,70
Valle d'Aosta	16	261.940	16.371,23
Veneto	489	7.146.662	14.614,85
<b>Southern Italy</b>	<b>1.694</b>	<b>32.158.776,06</b>	<b>18.983,93</b>
Abruzzo	362	8.357.323	23.086,53
Basilicata	22	447.551	20.343,21
Calabria	85	1.514.672	17.819,67
Campania	228	3.697.220	16.215,88
Molise	7	138.162	19.737,41
Puglia	356	6.616.368	18.585,30
Sardegna	248	4.507.880	18.176,94
Sicilia	386	6.879.600	17.822,80

On which:

Aggregate Private and Parapublic	505	7.504.693,82	14.860,78
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**BREAKDOWN BY TYPE OF LOAN**

Aggregate Portfolio			
Category	Number of loans	Outstanding Principal due	Average size
CQS	7.656	133.104.722	17.385,67
CQP	9.865	148.857.520	15.089,46
DEL	1.434	26.055.920	18.170,10

**BREAKDOWN OF DELINQUENT LOAN**

Aggregate Portfolio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Performing	18.870	306.731.576,99	16.254,99
4	18	294.493	16.360,74
5	12	156.793	13.066,05
6	10	181.800	18.180,00
7	15	217.634	14.508,92

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

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance Life S.p.A.	2.428	40.059.166	16.498,83
AXA France Vie S.a.	1.810	26.853.195	14.836,02
Metlife Europe Limited	19	260.545	13.712,91
Metlife Europe Limited Flat	384	4.870.014	12.682,33
HDI Assicurazioni S.p.A. Vita	1.302	26.097.382	20.044,07
Credit Life A.G.	1.814	28.937.274	15.952,19
Cardif Assurance Vie S.A.	982	17.179.612	17.494,51
IPTIQ LIFE S.A.	74	1.454.814	19.659,65
Metlife (GAI)	3.031	52.797.535	17.419,18
Afi Esca S.A.	682	10.527.237	15.435,83
Aviva Life S.p.A.	6.429	98.981.387	15.396,08

On which:

Aggregate Credit Life & Afi Esca & Net	4.924	79.523.676,45	16.150,22
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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	2.206	36.370.222	16.486,95
HDI Assicurazioni S.p.A. Impieghe	1.301	26.079.312	20.045,59
AXA France Iard S.a.	1.140	17.213.542	15.099,60
Cardif	982	17.179.612	17.494,51
Great American International Insurance Ltd.	3.031	52.797.535	17.419,18
RHEINLAND VERSICHERUNG AG	437	9.563.472	21.884,37
N/a - Pensioner	9.858	148.814.468	15.095,81

**BREAKDOWN BY TYPE OF EMPLOYER**

Aggregate Portfolio			
Administration	Number of loans	Outstanding Principal due	Average size
Public	4.690	94.627.997	20.176,55
Private	3.715	51.833.052	13.952,37
Pensioners	9.865	148.857.520	15.089,46
Parapublic	685	12.699.592	18.539,55

On which:

Aggregate Private and Parapublic	4.400	64.532.643,69	14.666,51
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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	103	1.731.300	16.808,74
From the second to the tenth	251	4.695.759	18.708,20
From the eleventh to the fiftieth	355	5.847.388	16.471,52

## COLLECTIONS

Collections during the monthly collection period	Principal	Interest	Total
<b>Total</b>			
Instalments	2.783.675,01	1.676.861,18	4.460.536,19
Prepayments	2.381.376,51	25.752,73	2.407.129,24
Recoveries	19.727,37	167,44	19.894,81
Default interest/penalties			
Payments under the transfer and servicing agreement			
Payments under the warranty and indemnity agreement			
<b>Total proceeds</b>	<b>5.184.778,89</b>	<b>1.702.781,35</b>	<b>6.887.560,24</b>
Receivables purchased by the originator	74.017,79	1.947,25	75.965,04
<b>Total amounts paid to the issuer</b>	<b>5.258.796,68</b>	<b>1.704.728,60</b>	<b>6.963.525,28</b>

## SERVICING FEES AND EXPENSES

ViViBanca	Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,45%	23.532,61
Servicing fees on Default Receivables	1,22%	240,67
Servicing fee for monitory activities	30.500,00	2.541,67
<b>Total servicing fees</b>		<b>26.314,95</b>

MCELocam (Legion)	Servicing fees (VAT included)	Servicing fees
Servicing fee for subservicing activities (per loans)	0,89	
Number of loans	2.622	
<b>Total servicing fees (Floor 1.200)</b>		<b>2.335,15</b>

## OTHER INFORMATION

Receivables not all TAN	31.605.051,73
Receivables not all TAN ratio	10,26%
Accruals on the transferred portfolio that must be paid to the Originator	-
Future rediscount of the Additional paid by Class C	44.369.796,62

Quarterly competences of the Additional paid by Class C	-
Future rediscount of the Additional not paid (DPP)	18.791.170,84
Montly competences of the Additional that must be paid (DPP)	520.924,95

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

Date	Principal instalment	Interest instalment
31/08/2021	2.867.199,91	1.652.338,77
30/09/2021	2.883.211,33	1.636.560,76
31/10/2021	2.898.509,87	1.621.181,75
30/11/2021	2.913.543,50	1.606.076,57
31/12/2021	2.928.590,89	1.590.595,15
31/01/2022	2.943.745,45	1.575.016,62
28/02/2022	2.957.783,38	1.559.284,40
31/03/2022	2.972.259,95	1.543.389,06
30/04/2022	2.987.480,30	1.527.502,22
31/05/2022	3.003.187,69	1.511.503,92
30/06/2022	3.016.229,15	1.495.342,20
31/07/2022	3.030.932,09	1.479.096,15
31/08/2022	3.046.391,69	1.462.769,69
30/09/2022	3.060.037,80	1.446.354,63
31/10/2022	3.074.912,30	1.429.854,42
30/11/2022	3.088.595,27	1.413.283,55
31/12/2022	3.103.813,03	1.396.651,32
31/01/2023	3.117.488,42	1.379.890,46
28/02/2023	3.131.392,88	1.362.998,96
31/03/2023	3.146.427,78	1.346.076,66
30/04/2023	3.161.746,90	1.329.065,75
31/05/2023	3.175.812,85	1.312.033,80
30/06/2023	3.187.933,47	1.294.835,75
31/07/2023	3.201.737,91	1.277.561,12
31/08/2023	3.212.674,48	1.260.200,60
30/09/2023	3.225.455,62	1.242.778,57
31/10/2023	3.240.191,50	1.225.289,42
30/11/2023	3.251.140,87	1.207.707,03
31/12/2023	3.262.945,01	1.190.062,41
31/01/2024	3.273.314,44	1.172.344,92
29/02/2024	3.286.199,41	1.154.578,43
31/03/2024	3.297.366,85	1.136.729,73
30/04/2024	3.311.106,06	1.118.899,39
31/05/2024	3.320.278,64	1.100.828,78
30/06/2024	3.327.749,21	1.082.912,78
31/07/2024	3.336.084,06	1.064.831,83
31/08/2024	3.342.781,84	1.046.674,52
30/09/2024	3.348.335,93	1.028.585,49
31/10/2024	3.357.497,06	1.010.334,42
30/11/2024	3.363.616,88	992.099,44
31/12/2024	3.370.073,93	973.884,68
31/01/2025	3.375.626,29	955.586,18
28/02/2025	3.384.043,33	937.279,10
31/03/2025	3.387.897,22	918.914,74
30/04/2025	3.397.343,99	900.552,78
31/05/2025	3.403.872,17	882.108,53
30/06/2025	3.402.977,46	863.659,86
31/07/2025	3.402.197,21	845.229,93
31/08/2025	3.398.648,53	826.787,34
30/09/2025	3.404.471,03	808.533,10
31/10/2025	3.411.463,26	790.151,78
30/11/2025	3.412.828,46	771.733,41
31/12/2025	3.411.751,99	753.562,22
31/01/2026	3.409.716,32	735.018,71
28/02/2026	3.415.422,64	716.513,36
31/03/2026	3.415.389,89	698.429,74
30/04/2026	3.420.467,36	679.886,69
31/05/2026	3.422.073,04	661.617,54
30/06/2026	3.413.998,36	642.934,20
31/07/2026	3.410.446,16	624.576,42
31/08/2026	3.400.732,97	606.224,13
30/09/2026	3.397.400,91	588.056,96
31/10/2026	3.398.352,45	569.822,56
30/11/2026	3.391.136,97	551.726,45
31/12/2026	3.386.437,92	533.256,50
31/01/2027	3.381.486,86	515.204,90
28/02/2027	3.378.738,84	497.070,54
31/03/2027	3.372.411,52	479.183,22
30/04/2027	3.371.254,96	461.087,97
31/05/2027	3.366.930,14	443.118,99
30/06/2027	3.345.610,05	424.964,54
31/07/2027	3.317.637,75	407.413,76
31/08/2027	3.285.617,67	389.631,84
30/09/2027	3.260.148,49	371.819,53
31/10/2027	3.243.756,30	354.056,79
30/11/2027	3.225.125,08	336.871,33
31/12/2027	3.195.339,24	319.842,10
31/01/2028	3.170.385,99	302.696,69
29/02/2028	3.147.144,21	285.472,55
31/03/2028	3.127.990,57	268.534,69
30/04/2028	3.100.320,98	251.917,15
31/05/2028	3.040.195,53	236.019,63
30/06/2028	2.918.089,49	220.227,39

31/07/2028	2.842.769,29	204.516,11
31/08/2028	2.728.029,33	188.885,66
30/09/2028	2.637.636,96	173.990,58
31/10/2028	2.546.822,12	159.688,18
30/11/2028	2.411.231,95	145.971,26
31/12/2028	2.292.671,73	135.238,12
31/01/2029	2.168.827,60	122.698,28
28/02/2029	2.080.228,92	108.656,38
31/03/2029	1.988.436,88	97.243,46
30/04/2029	1.868.055,03	86.493,01
31/05/2029	1.744.224,06	76.106,54
30/06/2029	1.610.191,11	66.627,79
31/07/2029	1.489.665,46	57.781,05
31/08/2029	1.351.039,12	49.863,73
30/09/2029	1.242.024,90	42.087,84
31/10/2029	1.132.825,21	35.040,32
30/11/2029	999.938,53	28.661,03
31/12/2029	874.109,39	23.431,24
31/01/2030	741.123,69	18.545,81
28/02/2030	644.726,15	14.545,07
31/03/2030	531.121,53	10.989,10
30/04/2030	455.784,42	8.097,99
31/05/2030	394.283,54	5.653,70
30/06/2030	304.930,67	3.510,49
31/07/2030	186.936,15	1.916,61
31/08/2030	65.118,53	712,35
30/09/2030	4.111,12	43,40
31/10/2030	116,22	2,07
30/11/2030	98,70	1,02
31/12/2030	8,46	0,08
<b>Total</b>	<b>306.285.741,98</b>	<b>80.552.300,21</b>



**ADVANCES : Aggregate Portfolio**

<b>Instalments and prepayments</b>	<b>Principal</b>	<b>Interest</b>	<b>Total</b>
During the monthly collection period	5.165.051,52	1.702.613,91	6.867.665,43
Cumulative from the first servicer report	48.929.860,84	20.000.544,41	68.930.405,25
<b>Total amounts paid to the issuer</b>	<b>54.094.912,36</b>	<b>21.703.158,32</b>	<b>75.798.070,68</b>

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

<b>Confirmation of net economic interest held by Originator (ViViBanca)</b>	<b>5,2996%</b>
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<b>The retention rule (Min 5%) is respected?</b>	<b>Yes</b>
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