

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-ago-21
Relating to the Collection Period:	01-ago-21 31-ago-21
Relating to the Interest Period:	30-ago-21 27-set-21
Payment Date:	28-set-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	280.437.389,32	1.299.113,94	281.736.503,26	615.797,00	282.352.300,26
Performing receivables in arrears	19.673.979,78	466.138,32	20.140.118,10	241.931,97	20.382.050,07
Delinquent receivables	786.067,40	75.728,24	861.795,64	32.335,31	894.130,95
Collateral portfolio: Outstanding Principal Due	300.897.436,50	1.840.980,50	302.738.417,00	890.064,28	303.628.481,28
Unpaid First Instalment Receivables (> 120 days)			-		
Default receivables	397.684,37	20.260,36	417.944,73	9.893,74	427.838,47
Total portfolio	301.295.120,87	1.861.240,86	303.156.361,73	899.958,02	304.056.319,75

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	1.171	17.862.047,20				
2	123	1.728.996,53				
3	38	549.074,37				
4	18	258.781,43	421.631.845	0,20%	4,00%	No
5	8	88.091,51				
6	9	167.791,89				
7	20	347.130,81				
Total	1.387	21.001.913,74				

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	25	315.122,05	2	27.510,37	421.631.845	0,21%	7,00%	No	3,75%	No
Job damage	32	496.555,09	4	42.089,74						
Defaulted loans	62	897.116,36	6	69.600,11						

	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	24	298.745,03				
Job damage	6	103.343,57			22	300.106,86	4	93.104,66
Total defaulted	8	144.878,34	26	337.072,09	24	322.061,27	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	5	23.255,58			
Loans in "Sofferenza"					
Life damage	19	198.551,51	0,11%	4,00%	No
Job damage	24	257.364,54			
Total defaulted	48	479.171,63			

	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	1.129,98	2	21.954,41		
Loans in "Sofferenza"								
Life damage	1	16.377,02	18	182.174,49				
Job damage	3	43.610,39			19	166.636,90	2	47.117,25
Total recoveries	5	60.158,60	20	183.304,47	21	188.591,31	2	47.117,25

DESCRIPTION OF AGGREGATE PORTFOLIO TOTAL

BREAKDOWN BY OUTSTANDING

Aggregate Portfolio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
< 15.000	8.860	87.465.280	9.871,93
15.000 - 25.000	7.778	151.288.623	19.450,84
25.000 - 35.000	1.866	52.868.107	28.332,32
35.000 - 45.000	195	7.596.076	38.954,24
> 45.000	79	3.938.276	49.851,59

BREAKDOWN BY RESIDUAL LIFE

Aggregate Portfolio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
< 2	219	758.910	3.465,34
2 - 4	1.099	7.991.380	7.271,50
4 - 6	2.319	26.291.344	11.337,36
6 - 8	9.164	153.572.469	16.758,24
8 - 10	5.977	114.542.259	19.163,84

BREAKDOWN BY EMPLOYER'S REGION

Aggregate Portfolio			
Region	Number of loans	Outstanding Principal due	Average size
Northern Italy	17.102	271.459.529,01	15.872,97
Emilia Romagna	484	7.077.508	14.622,95
Friuli Venezia Giulia	117	1.509.158	12.898,79
Lazio	13.063	210.659.777	16.126,45
Liguria	103	1.686.055	16.369,46
Lombardia	1.510	22.535.239	14.924,00
Marche	175	2.966.799	16.953,14
Piemonte	723	11.139.573	15.407,43
Toscana	291	4.686.339	16.104,26
Trentino Alto Adige	69	938.886	13.607,04
Umbria	73	1.072.259	14.688,48
Valle d'Aosta	16	259.160	16.197,47
Veneto	478	6.928.777	14.495,35
Southern Italy	1.676	31.696.832,72	18.912,19
Abruzzo	357	8.176.857	22.904,36
Basilicata	22	443.322	20.150,98
Calabria	84	1.493.444	17.779,09
Campania	226	3.662.915	16.207,59
Molise	7	136.968	19.566,89
Puglia	351	6.543.034	18.641,12
Sardegna	245	4.451.624	18.169,89
Sicilia	384	6.788.669	17.678,82

On which:

Aggregate Private and Parapublic	499	7.392.636,86	14.814,90
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BREAKDOWN BY TYPE OF LOAN

Aggregate Portfolio			
Category	Number of loans	Outstanding Principal due	Average size
CQS	7.554	130.775.256	17.312,05
CQP	9.802	146.732.200	14.969,62
DEL	1.422	25.648.906	18.037,21

BREAKDOWN OF DELINQUENT LOAN

Aggregate Portfolio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Performing	18.693	301.876.621,36	16.149,18
4	18	258.781	14.376,75
5	8	88.092	11.011,44
6	9	167.792	18.643,54
7	20	347.131	17.356,54

BREAKDOWN BY INSURANCE COMPANY (Life insurance)

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance Life S.p.A.	2.400	39.450.002	16.437,50
AXA France Vie S.a.	1.770	26.122.617	14.758,54
Metlife Europe Limited	19	258.724	13.617,06
Metlife Europe Limited Flat	382	4.796.202	12.555,50
HDI Assicurazioni S.p.A. Vita	1.287	25.661.071	19.938,67
Credit Life A.G.	1.790	28.350.560	15.838,30
Cardif Assurance Vie S.A.	977	16.971.298	17.370,83
IPTIQ LIFE S.A.	74	1.444.773	19.523,95
Metlife (GAI)	2.993	51.839.814	17.320,35
Afi Esca S.A.	675	10.324.456	15.295,49
Aviva Life S.p.A.	6.410	97.936.844	15.278,76

On which:

Aggregate Credit Life & Afi Esca & Net	4.865	78.125.018,39	16.058,59
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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	2.178	35.791.364	16.433,13
HDI Assicurazioni S.p.A. Impiegato	1.286	25.643.298	19.940,36
AXA France Iard S.a.	1.111	16.725.139	15.054,13
Cardif	977	16.971.298	17.370,83
Great American International Insurance Ltd.	2.994	51.839.814	17.314,57
RHEINLAND VERSICHERUNG AG	437	9.495.311	21.728,40
N/a - Pensioner	9.795	146.690.138	14.976,02

BREAKDOWN BY TYPE OF EMPLOYER

Aggregate Portfolio			
Administration	Number of loans	Outstanding Principal due	Average size
Public	4.650	93.211.751	20.045,54
Private	3.651	50.742.748	13.898,31
Pensioners	9.802	146.732.200	14.969,62
Parapublic	675	12.469.663	18.473,58

On which:

Aggregate Private and Parapublic	4.326	63.212.411,24	14.612,21
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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	99	1.668.599	16.854,53
From the second to the tenth	249	4.646.582	18.660,97
From the eleventh to the fiftieth	350	5.778.693	16.510,55

COLLECTIONS

Collections during the monthly collection period	Principal	Interest	Total
Total			
Instalments	2.709.775,90	1.547.612,10	4.257.388,00
Prepayments	2.065.428,07	19.852,51	2.085.280,58
Recoveries	86.595,45	954,29	87.549,74
Default interest/penalties			
Payments under the transfer and servicing agreement			
Payments under the warranty and indemnity agreement			
Total proceeds	4.861.799,42	1.568.418,90	6.430.218,32
Receivables purchased by the originator			-
Total amounts paid to the issuer	4.861.799,42	1.568.418,90	6.430.218,32

SERVICING FEES AND EXPENSES

ViViBanca	Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,45%	21.655,49
Servicing fees on Default Receivables	1,22%	957,72
Servicing fee for monitory activities	30.500,00	2.541,67
Total servicing fees		25.154,87

MCELocam (Legion)	Servicing fees (VAT included)	Servicing fees
Servicing fee for subservicing activities (per loans)	0,89	
Number of loans	2.543	
Total servicing fees (Floor 1.200)		2.264,80

OTHER INFORMATION

Receivables not all TAN	30.704.814,89
Receivables not all TAN ratio	10,13%
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)	18.312.154,32
Montly competences of the Additional that must be paid (DPP)	479.016,52

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

Date	Principal instalment	Interest instalment
30/09/2021	2.853.670,79	1.625.803,02
31/10/2021	2.871.178,08	1.611.151,54
30/11/2021	2.886.611,60	1.596.426,73
31/12/2021	2.901.512,11	1.581.073,26
31/01/2022	2.916.569,11	1.565.623,53
28/02/2022	2.930.497,67	1.550.020,24
31/03/2022	2.945.092,50	1.534.354,22
30/04/2022	2.960.163,82	1.518.596,67
31/05/2022	2.975.721,86	1.502.728,38
30/06/2022	2.988.609,12	1.486.697,25
31/07/2022	3.003.462,29	1.470.716,81
31/08/2022	3.018.770,76	1.454.520,93
30/09/2022	3.032.116,83	1.438.232,69
31/10/2022	3.046.837,25	1.421.864,71
30/11/2022	3.061.276,06	1.405.428,07
31/12/2022	3.076.343,03	1.388.924,93
31/01/2023	3.089.864,41	1.372.293,79
28/02/2023	3.103.599,78	1.355.532,92
31/03/2023	3.118.276,78	1.338.741,78
30/04/2023	3.133.443,54	1.321.865,13
31/05/2023	3.147.349,66	1.304.968,59
30/06/2023	3.159.302,96	1.287.907,05
31/07/2023	3.172.970,90	1.270.770,70
31/08/2023	3.183.629,73	1.253.549,11
30/09/2023	3.196.496,69	1.236.268,62
31/10/2023	3.211.068,84	1.218.918,56
30/11/2023	3.222.273,95	1.201.477,48
31/12/2023	3.234.129,67	1.183.971,70
31/01/2024	3.244.330,07	1.166.391,66
29/02/2024	3.256.996,29	1.148.763,70
31/03/2024	3.267.713,44	1.131.054,93
30/04/2024	3.281.153,49	1.113.368,08
31/05/2024	3.290.147,17	1.095.442,14
30/06/2024	3.297.583,71	1.077.672,67
31/07/2024	3.305.990,50	1.059.737,97
31/08/2024	3.313.102,81	1.041.727,31
30/09/2024	3.318.935,90	1.023.781,15
31/10/2024	3.328.086,82	1.005.670,36
30/11/2024	3.334.457,82	987.575,57
31/12/2024	3.341.243,15	969.498,34
31/01/2025	3.347.293,72	951.374,76
28/02/2025	3.356.115,30	933.198,31
31/03/2025	3.361.661,30	914.967,75
30/04/2025	3.370.794,30	896.721,98
31/05/2025	3.376.930,90	878.357,89
30/06/2025	3.376.131,77	860.027,52
31/07/2025	3.376.261,15	841.717,09
31/08/2025	3.372.895,90	823.389,24
30/09/2025	3.379.050,06	805.246,88
31/10/2025	3.386.876,08	786.975,34
30/11/2025	3.388.481,90	768.662,43
31/12/2025	3.387.253,52	750.593,86
31/01/2026	3.385.063,69	732.152,85
28/02/2026	3.390.452,58	713.750,28
31/03/2026	3.390.524,00	695.774,10
30/04/2026	3.395.457,00	677.334,16
31/05/2026	3.397.533,38	659.171,83
30/06/2026	3.389.513,71	640.592,42
31/07/2026	3.385.805,70	622.337,09
31/08/2026	3.376.030,83	604.089,05
30/09/2026	3.372.542,91	586.025,19
31/10/2026	3.374.018,97	567.896,87
30/11/2026	3.366.872,65	549.903,31
31/12/2026	3.362.227,22	531.534,14
31/01/2027	3.357.660,45	513.585,96
28/02/2027	3.354.996,30	495.551,82
31/03/2027	3.348.751,05	477.762,96
30/04/2027	3.348.488,07	459.770,58
31/05/2027	3.344.305,34	441.880,72
30/06/2027	3.329.364,10	423.820,49
31/07/2027	3.307.474,46	406.358,47
31/08/2027	3.275.647,92	388.618,56
30/09/2027	3.250.055,74	370.845,65
31/10/2027	3.233.876,24	353.124,47
30/11/2027	3.215.132,10	335.979,85
31/12/2027	3.185.464,95	318.993,81
31/01/2028	3.160.390,19	301.888,79
29/02/2028	3.137.344,11	284.706,69
31/03/2028	3.118.078,11	267.809,02
30/04/2028	3.090.427,30	251.234,86
31/05/2028	3.030.130,35	235.380,06
30/06/2028	2.907.961,63	219.632,00
31/07/2028	2.832.542,89	203.963,35

31/08/2028	2.717.948,88	188.377,81
30/09/2028	2.628.253,86	173.529,24
31/10/2028	2.537.492,53	159.265,98
30/11/2028	2.402.841,78	145.747,40
31/12/2028	2.284.457,91	135.057,14
31/01/2029	2.160.599,76	122.487,36
28/02/2029	2.072.230,66	108.573,98
31/03/2029	1.981.132,53	97.284,94
30/04/2029	1.861.094,34	86.561,59
31/05/2029	1.739.339,08	76.191,94
30/06/2029	1.605.567,37	66.732,39
31/07/2029	1.485.246,82	57.901,30
31/08/2029	1.346.754,59	49.674,67
30/09/2029	1.238.643,67	42.280,99
31/10/2029	1.129.846,99	35.247,10
30/11/2029	997.138,94	28.877,53
31/12/2029	871.357,35	23.656,97
31/01/2030	738.395,50	18.516,64
28/02/2030	642.393,54	14.525,55
31/03/2030	530.058,80	10.980,02
30/04/2030	454.965,34	8.093,13
31/05/2030	393.727,47	5.651,92
30/06/2030	304.615,10	3.510,75
31/07/2030	186.873,69	1.918,19
31/08/2030	65.367,76	766,94
30/09/2030	4.158,66	42,88
31/10/2030	157,17	2,24
Total	301.295.120,87	78.523.271,34

ADVANCES : Aggregate Portfolio

Instalments and prepayments	Principal	Interest	Total
During the monthly collection period	4.775.203,97	1.567.464,61	6.342.668,58
Cumulative from the first servicer report	54.094.912,36	21.703.158,32	75.798.070,68
Total amounts paid to the issuer	58.870.116,33	23.270.622,93	82.140.739,26

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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