

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-dic-20"/>
Relating to the Collection Period:	<input type="text" value="01-dic-20"/> <input type="text" value="31-dic-20"/>
Relating to the Interest Period:	<input type="text" value="28-dic-20"/> <input type="text" value="27-gen-21"/>
Payment Date:	<input type="text" value="28-gen-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	330.137.759,23	1.025.721,54	331.163.480,77	580.348,11	331.743.828,88
Performing receivables in arrears	11.507.397,69	275.679,64	11.783.077,33	162.298,75	11.945.376,08
Delinquent receivables	571.674,52	36.550,10	608.224,62	22.751,50	630.976,12
Collateral portfolio: Oustading Principal Due	342.216.831,44	1.337.951,28	343.554.782,72	765.398,36	344.320.181,08
Unpaid First Instalment Receivables (> 120 days)			-		
Default receivables	158.366,92	2.812,10	161.179,02	1.980,84	163.159,86
Total portfolio	342.375.198,36	1.340.763,38	343.715.961,74	767.379,20	344.483.340,94

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	653	9.271.061,87				
2	107	1.601.593,40				
3	51	910.422,06				
4	11	201.698,24	421.631.845	0,14%	4,00%	No
5	14	199.432,08				
6	7	116.580,01				
7	5	90.514,29				
Total	848	12.391.301,95				

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 Loans in "Sofferenza"										
Life damage	4	58.078,24	2	35.596,90						
Job damage	7	118.656,59	3	60.787,82						
Defaulted loans	11	176.734,83	5	96.384,72	421.631.845	0,04%	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 Loans in "Sofferenza"								
Life damage	1	16.377,02	3	41.701,22				
Job damage	2	42.893,56			4	45.000,03	1	30.763,00
Total defaulted	3	59.270,58	3	41.701,22	4	45.000,03	1	30.763,00

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					
Job damage	4	15.555,81			
Total defaulted	4	15.555,81	0,00%	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 Loans in "Sofferenza"								
Life damage								
Job damage	1	1,31			3	15.554,50		
Total recoveries	1	1,31	-	-	3	15.554,50	-	-

DESCRIPTION OF AGGREGATE PORTFOLIO TOTAL

BREAKDOWN BY OUTSTANDING

Aggregate Portfolio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
< 15.000	8.760	88.126.818	10.060,14
15.000 - 25.000	8.359	164.071.732	19.628,15
25.000 - 35.000	2.606	74.125.927	28.444,33
35.000 - 45.000	298	11.483.045	38.533,71
> 45.000	115	5.908.440	51.377,74

BREAKDOWN BY RESIDUAL LIFE

Aggregate Portfolio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
< 2	118	507.529	4.301,09
2 - 4	945	7.108.982	7.522,73
4 - 6	2.317	25.787.802	11.129,82
6 - 8	6.936	117.913.629	17.000,23
8 - 10	9.822	192.398.020	19.588,48

BREAKDOWN BY EMPLOYER'S REGION

Aggregate Portfolio			
Region	Number of loans	Outstanding Principal due	Average size
Northern Italy	18.307	307.159.781,70	16.778,27
Emilia Romagna	546	8.241.587	15.094,48
Friuli Venezia Giulia	135	1.849.690	13.701,41
Lazio	13.767	235.825.410	17.129,76
Liguria	118	2.005.086	16.992,26
Lombardia	1.710	26.619.876	15.567,18
Marche	204	3.680.227	18.040,33
Piemonte	798	12.823.668	16.069,76
Toscana	312	5.312.721	17.027,95
Trentino Alto Adige	79	1.130.670	14.312,28
Umbria	79	1.215.554	15.386,76
Valle d'Aosta	16	276.679	17.292,42
Veneto	543	8.178.613	15.061,90
Southern Italy	1.831	36.556.180,04	19.965,14
Abruzzo	393	9.444.398	24.031,55
Basilicata	23	499.965	21.737,61
Calabria	98	1.849.239	18.869,78
Campania	244	4.175.923	17.114,44
Molise	7	147.793	21.113,24
Puglia	382	7.438.279	19.471,93
Sardegna	261	5.023.551	19.247,32
Sicilia	423	7.977.033	18.858,23

On which:

Aggregate Private and Parapublic	556	8.611.372,14	15.488,08
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BREAKDOWN BY TYPE OF LOAN

Aggregate Portfolio			
Category	Number of loans	Outstanding Principal due	Average size
CQS	8.332	150.691.636	18.085,89
CQP	10.276	163.647.348	15.925,20
DEL	1.530	29.376.977	19.200,64

BREAKDOWN OF DELINQUENT LOAN

Aggregate Portfolio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Performing	20.094	343.091.558,10	17.074,33
4	11	201.698	18.336,20
5	14	199.432	14.245,15
6	7	116.580	16.654,29
7	5	90.514	18.102,86

BREAKDOWN BY INSURANCE COMPANY (Life insurance)

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance Life S.p.A.	2.633	45.135.157	17.142,10
AXA France Vie S.a.	2.052	32.502.999	15.839,67
Metlife Europe Limited	19	273.280	14.383,18
Metlife Europe Limited Flat	390	5.290.844	13.566,27
HDI Assicurazioni S.p.A. Vita	1.397	29.510.045	21.123,87
Credit Life A.G.	1.981	33.185.750	16.752,02
Cardif Assurance Vie S.A.	1.040	18.879.281	18.153,15
IPTIQ LIFE S.A.	76	1.555.999	20.473,67
Metlife (GAI)	3.222	58.471.860	18.147,69
Afi Esca S.A.	718	11.627.589	16.194,41
Aviva Life S.p.A.	6.610	107.283.158	16.230,43

On which:

Aggregate Credit Life & Afi Esca & Net	5.332	89.948.496,24	16.869,56
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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	2.410	41.225.424	17.105,99
HDI Assicurazioni S.p.A. Impiegato	1.396	29.489.922	21.124,59
AXA France Iard S.a.	1.350	21.815.581	16.159,69
Cardif	1.040	18.879.281	18.153,15
Great American International Insurance Ltd.	3.222	58.471.860	18.147,69
RHEINLAND VERSICHERUNG AG	451	10.236.463	22.697,26
N/a - Pensioner	10.269	163.597.431	15.931,19

BREAKDOWN BY TYPE OF EMPLOYER

Aggregate Portfolio			
Administration	Number of loans	Outstanding Principal due	Average size
Public	4.992	106.003.424	21.234,66
Private	4.128	59.669.727	14.454,88
Pensioners	10.276	163.647.348	15.925,20
Parapublic	742	14.395.462	19.400,89

On which:

Aggregate Private and Parapublic	4.870	74.065.189,18	15.208,46
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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	110	1.969.599	17.905,44
From the second to the tenth	269	5.148.914	19.140,94
From the eleventh to the fiftieth	403	6.925.961	17.186,01

COLLECTIONS

Collections during the monthly collection period	Principal	Interest	Total
Total			
Instalments	3.438.185,25	2.009.000,96	5.447.186,21
Prepayments	3.424.136,88	127.715,48	3.551.852,36
Recoveries	13.964,80	89,37	14.054,17
Default interest/penalties			
Payments under the transfer and servicing agreement			
Payments under the warranty and indemnity agreement			
Total proceeds	6.876.286,93	2.136.805,81	9.013.092,74
Receivables purchased by the originator	-	-	-
Total amounts paid to the issuer	6.876.286,93	2.136.805,81	9.013.092,74

SERVICING FEES AND EXPENSES

ViViBanca	Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,45%	25.691,67
Servicing fees on Default Receivables	1,22%	171,46
Servicing fee for monitory activities	30.500,00	2.541,67
Total servicing fees		28.404,79

MCELocam (Legion)	Servicing fees (VAT included)	Servicing fees
Servicing fee for subservicing activities (per loans)	0,89	
Number of loans	3.052	
Total servicing fees (Floor 1.200)		2.718,11

OTHER INFORMATION

Receivables not all TAN	40.228.875,75
Receivables not all TAN ratio	11,70%
Accruals on the transferred portfolio that must be paid to the Originator	-
Future rediscount of the Additional paid by Class C	51.873.342,83

Quarterly competences of the Additional paid by Class C	3.981.862,37
Future rediscount of the Additional not paid (DPP)	22.665.551,13
Montly competences of the Additional that must be paid (DPP)	571.681,61

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

Date	Principal instalment	Interest instalment
31/01/2021	2.954.130,76	1.835.198,72
28/02/2021	2.973.755,85	1.822.044,59
31/03/2021	2.990.256,20	1.806.543,44
30/04/2021	3.005.807,44	1.790.948,59
31/05/2021	3.021.645,17	1.774.966,99
30/06/2021	3.035.699,50	1.758.889,24
31/07/2021	3.051.597,29	1.742.815,43
31/08/2021	3.067.905,56	1.726.566,39
30/09/2021	3.083.934,47	1.710.222,43
31/10/2021	3.100.155,76	1.693.784,78
30/11/2021	3.115.243,57	1.677.248,04
31/12/2021	3.130.700,23	1.660.622,75
31/01/2022	3.146.483,72	1.643.929,05
28/02/2022	3.162.278,65	1.627.255,01
31/03/2022	3.177.626,49	1.610.299,87
30/04/2022	3.193.867,47	1.593.399,09
31/05/2022	3.210.578,15	1.576.313,56
30/06/2022	3.223.472,14	1.559.124,04
31/07/2022	3.239.531,40	1.541.860,20
31/08/2022	3.255.910,97	1.524.502,42
30/09/2022	3.270.079,59	1.507.044,55
31/10/2022	3.286.428,34	1.489.503,98
30/11/2022	3.300.840,83	1.471.883,28
31/12/2022	3.317.084,29	1.454.195,64
31/01/2023	3.331.937,64	1.436.374,79
28/02/2023	3.347.469,69	1.418.415,88
31/03/2023	3.363.632,96	1.400.414,20
30/04/2023	3.380.138,95	1.382.319,53
31/05/2023	3.394.899,79	1.364.127,04
30/06/2023	3.407.840,76	1.345.835,12
31/07/2023	3.421.794,44	1.327.462,47
31/08/2023	3.432.357,20	1.309.002,11
30/09/2023	3.445.368,87	1.290.518,30
31/10/2023	3.461.281,27	1.271.903,15
30/11/2023	3.472.383,74	1.253.219,01
31/12/2023	3.484.112,40	1.234.476,10
31/01/2024	3.494.363,82	1.215.658,67
29/02/2024	3.507.654,58	1.196.795,87
31/03/2024	3.517.994,71	1.177.847,19
30/04/2024	3.530.377,35	1.158.974,57
31/05/2024	3.538.584,45	1.139.769,10
30/06/2024	3.544.321,60	1.120.751,26
31/07/2024	3.548.915,82	1.101.600,18
31/08/2024	3.554.685,28	1.082.430,05
30/09/2024	3.557.273,91	1.063.304,41
31/10/2024	3.564.731,05	1.044.041,72
30/11/2024	3.568.058,61	1.024.804,55
31/12/2024	3.572.048,15	1.005.612,52
31/01/2025	3.572.710,73	986.342,27
28/02/2025	3.578.673,23	967.098,66
31/03/2025	3.581.449,26	947.821,29
30/04/2025	3.590.737,58	928.563,30
31/05/2025	3.593.959,31	909.208,97
30/06/2025	3.592.207,03	889.876,21
31/07/2025	3.589.646,48	870.576,67
31/08/2025	3.581.002,26	851.256,44
30/09/2025	3.586.093,10	832.112,89
31/10/2025	3.593.190,45	812.908,24
30/11/2025	3.595.088,78	793.664,38
31/12/2025	3.594.176,49	774.669,27
31/01/2026	3.591.472,14	755.297,29
28/02/2026	3.596.902,48	736.021,91
31/03/2026	3.597.073,88	716.939,95
30/04/2026	3.601.806,50	697.673,78
31/05/2026	3.602.458,96	678.585,66
30/06/2026	3.593.537,55	659.095,07
31/07/2026	3.586.876,95	640.081,39
31/08/2026	3.574.908,32	621.040,74
30/09/2026	3.569.168,65	602.088,64
31/10/2026	3.566.130,79	583.106,97
30/11/2026	3.546.089,33	564.259,49
31/12/2026	3.524.646,03	545.082,80
31/01/2027	3.503.225,87	526.264,78
28/02/2027	3.485.789,27	507.523,07
31/03/2027	3.469.469,48	488.883,04
30/04/2027	3.458.685,69	470.231,63
31/05/2027	3.443.899,01	451.685,32
30/06/2027	3.416.361,49	433.158,69
31/07/2027	3.386.050,01	415.331,42
31/08/2027	3.353.615,29	397.176,08
30/09/2027	3.327.558,79	379.094,65
31/10/2027	3.310.584,71	360.972,36
30/11/2027	3.291.010,85	343.488,79

31/12/2027	3.260.112,12	326.098,70
31/01/2028	3.235.196,29	308.609,37
29/02/2028	3.210.300,24	291.030,16
31/03/2028	3.191.568,55	273.876,14
30/04/2028	3.163.269,98	256.809,10
31/05/2028	3.102.717,12	240.509,33
30/06/2028	2.977.946,98	224.231,97
31/07/2028	2.901.650,35	208.129,54
31/08/2028	2.784.645,34	192.174,23
30/09/2028	2.691.402,32	176.645,44
31/10/2028	2.598.762,03	161.988,10
30/11/2028	2.460.754,02	148.328,32
31/12/2028	2.337.879,48	137.714,88
31/01/2029	2.211.507,76	124.622,69
28/02/2029	2.118.340,90	109.777,51
31/03/2029	2.024.651,64	98.181,48
30/04/2029	1.902.460,88	87.209,80
31/05/2029	1.774.379,75	76.421,76
30/06/2029	1.637.202,16	66.570,56
31/07/2029	1.514.903,64	57.866,73
31/08/2029	1.374.896,78	49.720,70
30/09/2029	1.263.351,71	42.048,87
31/10/2029	1.151.035,66	34.967,43
30/11/2029	1.016.533,80	28.700,86
31/12/2029	888.905,15	23.444,37
31/01/2030	752.013,21	18.414,67
28/02/2030	654.478,58	14.481,78
31/03/2030	538.175,34	10.692,62
30/04/2030	462.542,54	7.921,38
31/05/2030	400.930,19	5.571,50
30/06/2030	310.085,92	3.399,25
31/07/2030	189.808,93	1.781,51
31/08/2030	65.602,54	556,65
30/09/2030	3.688,82	38,43
Total	342.375.198,36	95.910.537,81

ADVANCES : Aggregate Portfolio

Instalments and prepayments	Principal	Interest	Total
During the monthly collection period	6.862.322,13	2.136.716,44	8.999.038,57
Cumulative from the first servicer report	23.476.568,02	10.679.410,59	34.155.978,61
Total amounts paid to the issuer	30.338.890,15	12.816.127,03	43.155.017,18

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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