

FROM: ViViBanca S.p.A.
TO: Eridano SPV S.r.l.;
Zenith Service S.p.A.;
BNP Paribas Securities Services, Milan branch;
Moody's;
DBRS



ERIDANO SPV

SERVICER REPORT

Subservicer Report Date:	<input type="text" value="31-gen-22"/>
Relating to the Collection Period:	<input type="text" value="01-gen-22"/> <input type="text" value="31-gen-22"/>
Relating to the Interest Period:	<input type="text" value="28-gen-22"/> <input type="text" value="25-feb-22"/>
Payment Date:	<input type="text" value="28-feb-22"/>

PORTFOLIO DESCRIPTION

	The 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)	(e)=(c)+(d)
Performing receivables not in arrears	30.093.550,30	257.237,32	30.350.787,62	54.340,00	30.405.127,62
Performing receivables in arrears	1.451.143,72	48.784,92	1.499.928,64	10.717,20	1.510.645,84
Delinquent receivables	97.033,44	9.076,72	106.110,16	2.259,08	108.369,24
Collateral portfolio: Oustading Principal Due	31.641.727,46	315.098,96	31.956.826,42	67.316,28	32.024.142,70
Default receivables	239.706,04	4.809,39	244.515,43	1.791,74	246.307,17
Total portfolio	31.881.433,50	319.908,35	32.201.341,85	69.108,02	32.270.449,87

LOANS IN ARREARS AND DELINQUENT RECEIVABLES

Number of instalments in arrears at the end of collection period	Aggregate Portfolio	
	Total number of loans	Outstanding Principal Due
1	34	456.122,89
2	78	913.930,32
3	11	129.875,43
4	3	38.601,80
5	3	31.382,12
6	-	-
7	3	36.126,24
Total	132	1.606.038,80

DEFAULTED RECEIVABLES

	Aggregate Portfolio		Aggregate Portfolio	
	Cumulative Number of Defaulted Loans	Cumulative Outstanding Principal of Defaulted Loans	Number of Defaulted Loans in the current Collection Period	Outstanding Principal of Defaulted Loans in the current Collection Period
Overdue installment > 8	13	219.550,05		
Loans in "Sofferenza"				
Life damage	137	2.262.160,09	2	13.325,32
Job damage	208	3.550.592,87	2	19.219,70
Defaulted loans	358	6.032.303,01	4	32.545,02

	Aggregate Portfolio							
	Public administration		Pensioners		Private companies		Parapublics companies	
	Cumulative Number of Loans	Cumulative Outstanding Principal of Defaulted Loans	Cumulative Number of Loans	Cumulative Outstanding Principal of Defaulted Loans	Cumulative Number of Loans	Cumulative Outstanding Principal of Defaulted Loans	Cumulative Number of Loans	Cumulative Outstanding Principal of Defaulted Loans
Overdue instalment > 8	4	61.540,83	3	30.502,15	5	99.747,34	1	27.759,73
Loans in "Sofferenza"								
Life damage	11	229.009,40	123	1.966.689,54	1	12.575,51	2	53.885,64
Job damage	71	1.339.266,13			116	1.815.822,29	21	395.504,45
Total defaulted	86	1.629.816,36	126	1.997.191,69	122	1.928.145,14	24	477.149,82

RECOVERIES ON DEFAULTED LOANS

Recoveries	Cumulative Number of Loans Recovered	Cumulative Outstanding Principal Recoveries	Cumulative net default ratio	Cash Trapping Condition	Breach
Overdue instalment > 8	12	210.317,91	0,13%	6,00%	No
Loans in "Sofferenza"					
Life damage	130	2.187.727,74			
Job damage	206	3.389.741,93			
Total defaulted	348	5.787.787,58			

	Aggregate Portfolio							
	Public administration		Pensioners		Private companies		Parapublics companies	
	Cumulative Number of Loans Recovered	Cumulative Outstanding Principal Recoveries	Cumulative Number of Loans Recovered	Cumulative Outstanding Principal Recoveries	Cumulative Number of Loans Recovered	Cumulative Outstanding Principal Recoveries	Cumulative Number of Loans Recovered	Cumulative Outstanding Principal Recoveries
Overdue instalment > 8	4	61.540,83	2	21.270,01	5	99.747,34	1	27.759,73

Loans in "Sofferenza"								
Life damage	11	229.009,40	116	1.892.257,19	1	12.575,51	2	53.885,64
Job damage	71	1.240.522,05			114	1.767.904,27	21	381.315,61
Total recoveries	86	1.531.072,28	118	1.913.527,20	120	1.880.227,12	24	462.960,98

COLLECTIONS

Collections during the monthly collection period	Aggregate Portfolio		Total
	Principal	Interest	
Instalments	479.528,04	48.817,86	528.345,90
Prepayments	852.680,82	5.050,79	857.731,61
Recoveries	44.727,93	985,63	45.713,56
Default interest/penalties			-
Payments under the transfer and servicing agreement			-
Payments under the warranty and indemnity agreement			-
Total proceeds	1.376.936,79	54.854,28	1.431.791,07
Receivables purchased by the originator			-
Total amounts paid to the issuer	1.376.936,79	54.854,28	1.431.791,07

SERVICING FEES

	% Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,45%	€ 6.237,35
Servicing fees on Default Receivables	1,22%	€ 557,71
Servicing fee for monitory activities	30.500,00	€ 2.541,67
Total servicing fees		€ 9.336,72

**COLLATERAL PORTFOLIO SCHEDULED AMORTISATION
PLAN**

Aggregate Portfolio		
Date	Principal instalment	Interest instalment
28/02/2022	540.913,12	109.856,32
31/03/2022	526.632,68	108.145,03
30/04/2022	527.860,64	106.504,82
31/05/2022	528.599,27	104.730,32
30/06/2022	528.363,15	102.886,48
31/07/2022	528.812,35	101.050,06
31/08/2022	528.358,67	99.097,00
30/09/2022	530.241,34	97.304,13
31/10/2022	530.574,72	95.462,58
30/11/2022	529.919,37	93.615,16
31/12/2022	531.356,45	91.772,16
31/01/2023	532.709,77	89.926,06
28/02/2023	532.801,62	88.073,65
31/03/2023	533.160,58	86.221,22
30/04/2023	533.536,78	84.366,51
31/05/2023	534.299,30	82.548,63
30/06/2023	534.012,96	80.692,79
31/07/2023	533.371,80	78.835,71
31/08/2023	532.693,57	76.945,17
30/09/2023	533.618,28	75.126,73
31/10/2023	534.360,00	73.273,51
30/11/2023	534.410,85	71.440,01
31/12/2023	534.165,88	69.609,34
31/01/2024	535.558,29	67.752,75
29/02/2024	536.703,53	65.834,32
31/03/2024	536.815,21	64.021,86
30/04/2024	536.233,25	62.082,85
31/05/2024	536.040,99	60.217,58
30/06/2024	536.336,76	58.361,88
31/07/2024	534.008,15	56.556,34
31/08/2024	532.711,70	54.687,56
30/09/2024	531.729,88	52.860,69
31/10/2024	530.989,20	51.010,72
30/11/2024	530.967,03	49.152,97
31/12/2024	531.174,71	47.351,77
31/01/2025	532.175,68	45.449,88
28/02/2025	532.147,23	43.557,93
31/03/2025	530.618,04	41.707,53
30/04/2025	529.667,58	39.864,69
31/05/2025	528.885,44	38.022,10
30/06/2025	528.186,31	36.257,52
31/07/2025	525.016,33	34.464,69
31/08/2025	523.736,31	32.576,69
30/09/2025	523.035,17	30.773,38
31/10/2025	521.014,85	28.959,42
30/11/2025	521.090,78	27.150,84
31/12/2025	521.648,94	25.277,17
31/01/2026	518.804,59	23.498,21
28/02/2026	506.397,52	21.744,05
31/03/2026	497.030,84	20.021,06
30/04/2026	476.253,94	18.625,21
31/05/2026	449.654,66	17.149,13
30/06/2026	430.780,31	15.539,41
31/07/2026	407.705,34	14.251,00
31/08/2026	390.575,79	13.106,90
30/09/2026	381.167,60	12.472,46
31/10/2026	363.692,87	10.724,78
30/11/2026	347.015,76	9.184,82
31/12/2026	323.656,33	8.624,53
31/01/2027	309.282,44	7.610,34
28/02/2027	286.081,78	5.982,44
31/03/2027	264.626,37	4.909,07
30/04/2027	230.937,91	4.025,18
31/05/2027	205.406,33	3.081,37
30/06/2027	175.609,62	2.886,30
31/07/2027	139.672,06	2.690,17
31/08/2027	97.341,57	1.813,67
30/09/2027	60.049,47	1.567,20
31/10/2027	28.578,47	1.173,03
30/11/2027	4.585,53	982,52
31/12/2027	2.668,91	675,19
31/01/2028	2.153,44	479,40
29/02/2028	1.366,66	185,91
31/03/2028	1.108,48	109,41
30/04/2028	936,49	60,78
31/05/2028	732,91	56,86
30/06/2028	735,62	54,31
31/07/2028	738,35	51,73
31/08/2028	741,08	49,16
30/09/2028	743,83	46,57
31/10/2028	746,59	43,96
30/11/2028	749,35	41,36

31/12/2028	573,67	38,74
31/01/2029	203,17	36,72
29/02/2029	302,78	110,95
31/03/2029	303,94	109,85
30/04/2029	305,12	108,74
31/05/2029	306,29	107,64
30/06/2029	307,46	106,53
31/07/2029	308,66	105,40
31/08/2029	309,84	104,29
30/09/2029	311,03	103,17
31/10/2029	312,23	102,03
30/11/2029	313,44	100,89
31/12/2029	314,65	99,75
31/01/2030	315,86	98,61
29/02/2030	124,47	30,03
31/03/2030	125,01	29,52
30/04/2030	125,55	29,01
31/05/2030	126,09	28,50
30/06/2030	126,64	27,98
31/07/2030	127,19	27,46
31/08/2030	127,74	26,95
30/09/2030	128,29	26,43
31/10/2030	128,84	25,90
30/11/2030	129,41	25,37
31/12/2030	129,96	24,85
31/01/2031	130,53	24,32
29/02/2031	131,10	23,78
31/03/2031	131,66	23,25
30/04/2031	132,23	22,71
31/05/2031	132,81	22,16
30/06/2031	133,37	21,63
31/07/2031	133,96	21,08
31/08/2031	134,54	20,53
30/09/2031	135,13	19,98
31/10/2031	135,71	19,43
30/11/2031	136,29	18,88
31/12/2031	136,89	18,32
31/01/2032	137,48	17,76
29/02/2032	138,07	17,20
31/03/2032	138,68	16,63
30/04/2032	139,27	16,07
31/05/2032	139,88	15,49
30/06/2032	140,49	14,92
31/07/2032	141,10	14,35
31/08/2032	141,70	13,78
30/09/2032	88,05	13,20
31/10/2032	55,62	12,84
30/11/2032	55,87	12,61
31/12/2032	56,11	12,39
31/01/2033	56,36	12,15
28/02/2033	56,59	11,93
31/03/2033	56,84	11,70
30/04/2033	57,09	11,46
31/05/2033	57,33	11,23
30/06/2033	57,58	11,00
31/07/2033	57,83	10,76
31/08/2033	58,09	10,52
30/09/2033	58,33	10,29
31/10/2033	58,59	10,05
30/11/2033	58,84	9,81
31/12/2033	59,10	9,57
31/01/2034	59,35	9,33
28/02/2034	59,61	9,09
31/03/2034	59,87	8,84
30/04/2034	60,12	8,60
31/05/2034	60,39	8,35
30/06/2034	60,65	8,11
31/07/2034	60,92	7,85
31/08/2034	61,18	7,60
30/09/2034	61,44	7,36
31/10/2034	61,71	7,11
30/11/2034	61,97	6,86
31/12/2034	62,24	6,60
31/01/2035	62,52	6,34
28/02/2035	62,78	6,09
31/03/2035	63,06	5,83
30/04/2035	63,33	5,58
31/05/2035	63,61	5,32
30/06/2035	63,88	5,06
31/07/2035	64,16	4,79
31/08/2035	64,44	4,53
30/09/2035	64,71	4,27
31/10/2035	64,99	4,01
30/11/2035	65,28	3,74
31/12/2035	65,56	3,47
31/01/2036	65,84	3,21
28/02/2036	66,13	2,94

31/03/2036	66,42	2,67
30/04/2036	66,70	2,40
31/05/2036	66,99	2,13
30/06/2036	67,29	1,85
31/07/2036	67,57	1,58
31/08/2036	67,87	1,30
30/09/2036	68,16	1,03
31/10/2036	68,45	0,75
30/11/2036	68,75	0,47
31/12/2036	45,79	0,19
Total	31.881.433,50	3.407.328,36

DESCRIPTION OF AGGREGATE PORTFOLIO
BREAKDOWN BY OUTSTANDING

Aggregate Portfolio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
< 15.000	1.941	18.311.385,88	9.434,00
15.000 - 25.000	725	12.974.720,24	17.896,17
25.000 - 35.000	23	648.546,34	28.197,67
35.000 - 45.000	7	266.689,39	38.098,48
> 45.000			#DIV/0!

BREAKDOWN BY RESIDUAL LIFE

Aggregate Portfolio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
< 2	165	480.509,41	2.912,18
2 - 4	325	2.719.719,91	8.368,37
4 - 6	2.107	27.757.257,20	13.173,83
6 - 8	73	891.734,04	12.215,53
8 - 10	26	352.121,29	13.543,13

BREAKDOWN BY EMPLOYER'S REGION

Aggregate Portfolio			
Region	Number of loans	Outstanding Principal due	Average size
Northern Italy	1.591	18.639.504,62	11.715,59
Abruzzo	227	2.350.704,22	10.355,53
Emilia Romagna	96	1.210.566,48	12.610,07
Friuli Venezia Giulia	11	141.732,94	12.884,81
Lazio	332	4.334.169,84	13.054,73
Liguria	19	211.296,67	11.120,88
Lombardia	402	4.747.036,22	11.808,55
Marche	57	698.890,24	12.261,23
Piemonte	300	3.286.201,01	10.954,00
Toscana	51	586.065,89	11.491,49
Trentino Alto Adige	8	75.922,63	9.490,33
Umbria	23	239.708,23	10.422,10
Valle d'Aosta	11	134.282,02	12.207,46
Veneto	54	622.928,23	11.535,71
Southern Italy	1.105	13.561.837,23	12.273,16
Basilicata	9	155.078,59	17.230,95
Calabria	70	929.124,25	13.273,20
Campania	216	2.829.634,78	13.100,16
Molise	9	121.530,45	13.503,38
Puglia	250	2.797.696,71	11.190,79
Sardegna	34	407.506,74	11.985,49
Sicilia	517	6.321.265,71	12.226,82

BREAKDOWN BY TYPE OF LOAN

Aggregate Portfolio			
Category	Number of loans	Outstanding Principal due	Average size
CQS	1.100	14.895.638,10	13.541,49
CQP	1.198	12.505.819,84	10.438,91
DEL	398	4.799.883,91	12.060,01

BREAKDOWN OF DELINQUENT LOAN

Aggregate Portfolio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Performing	2.664	31.850.716,26	11.955,97
4	3	38.601,80	12.867,27
5	3	31.382,12	10.460,71
6	-	-	#DIV/0!
7	3	36.126,24	12.042,08

BREAKDOWN BY INSURANCE COMPANY (Life insurance)

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance Life S.p.A.	287	3.520.306,20	12.265,88
AXA France Vie S.a.	395	4.932.595,07	12.487,58
Metlife Europe Limited	7	58.847,69	8.406,81
Metlife Europe Limited Flat			#DIV/0!
HDI Assicurazioni S.p.A. Vita	211	2.929.691,42	13.884,79
Eurovita S.p.A.	121	1.066.518,35	8.814,20
Credit Life A.G.	816	8.688.842,24	10.648,09
Metlife (GAI)	688	9.240.310,38	13.430,68
Afi Esca S.A.	155	1.588.036,91	10.245,40
Aviva Life S.p.A.	16	176.193,59	11.012,10

BREAKDOWN BY INSURANCE COMPANY (Credit insurance)

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance S.p.A	283	3.495.009,35	12.349,86
HDI Assicurazioni S.p.A. Impiego	211	2.929.691,42	13.884,79
AXA France Iard S.a.	316	4.030.510,86	12.754,78
Great American International Insurance Ltd.	688	9.240.310,38	13.430,68

BREAKDOWN BY TYPE OF EMPLOYER

Aggregate Portfolio			
Administration	Number of loans	Outstanding Principal due	Average size
Public	912	12.735.001,37	13.963,82
Private	431	4.917.589,44	11.409,72
Pensioners (Public)	1.198	12.505.819,84	10.438,91
Parapublic (Public)	155	2.042.931,20	13.180,20

THE FIRST TEN EMPLOYERS BY OUTSTANDING PRINCIPAL DUE (Total without Public and Pensioners)

Aggregate Portfolio			
Employers number	Number of loans	Outstanding Principal due	Average size
POSTE ITALIANE SPA-CENTRO AMM .VO PER	39	448.262,31	11.493,91
ATAC SPA - AGENZIA PER LA MOBI LITA'	15	240.820,55	16.054,70
COOP 25 GIUGNO ARL	16	218.989,65	13.686,85
FIAT CHRYSLER FINANCE SPA	7	96.605,35	13.800,76
AEROPORTI DI ROMA SPA	4	68.750,06	17.187,52
ANAS SPA	3	62.490,88	20.830,29
AMA S.P.A	6	60.961,43	10.160,24
ASM PAVIA SPA	3	57.916,81	19.305,60
AVIATION SERVICES SPAUS	3	54.858,14	18.286,05
ACQUEDOTTO PUGLIESE SPA	3	53.194,89	17.731,63

ADVANCES DURING THE MONTHLY COLLECTION PERIOD

	Aggregate Portfolio		Total
	Principal	Interest	
Installment and prepayment	1.376.936,79	54.854,28	1.431.791,07
Total amounts paid to the issuer	1.376.936,79	54.854,28	1.431.791,07

TOTAL ADVANCES

	Aggregate Portfolio		Total
	Principal	Interest	
Installment and prepayment	150.660.528,16	28.016.685,22	178.677.213,38
Total amounts paid to the issuer	150.660.528,16	28.016.685,22	178.677.213,38

Is the Aggregate Portfolio in line with schedule (pursuant to Transfer Agreement)?	Yes
--	-----

STATEMENT

Confirmation of net economic interest held by Originator (ViViBanca)	28,3019%
--	----------

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