

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-mar-21"/>
Relating to the Collection Period:	<input type="text" value="01-mar-21"/> <input type="text" value="31-mar-21"/>
Relating to the Interest Period:	<input type="text" value="29-mar-21"/> <input type="text" value="27-apr-21"/>
Payment Date:	<input type="text" value="29-apr-21"/>

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	67.500.639,92	467.367,57	67.968.007,49	124.947,09	68.092.954,58
Performing receivables in arrears	2.435.947,74	61.995,30	2.497.943,04	16.689,81	2.514.632,85
Delinquent receivables	317.350,34	25.193,99	342.544,33	5.680,05	348.224,38
Collateral portfolio: Oustading Principal Due	70.253.938,00	554.556,86	70.808.494,86	147.316,95	70.955.811,81
Default receivables	58.177,22	236,91	58.414,13	23,73	58.437,86
Total portfolio	70.312.115,22	554.793,77	70.866.908,99	147.340,68	71.014.249,67

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	51	821.622,65
2	109	1.543.644,07
3	11	132.676,32
4	14	221.911,28
5	3	51.831,48
6	3	52.429,11
7	1	16.372,46
Total	192	2.840.487,37

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	11	189.202,12		
Loans in "Sofferenza"				
Life damage	120	2.099.147,57	2	13.411,64
Job damage	183	3.257.999,74	2	8.390,47
Defaulted loans	314	5.546.349,43	4	21.802,11

	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	3	40.425,04	2	21.270,01	5	99.747,34	1	27.759,73
Loans in "Sofferenza"								
Life damage	11	229.009,40	106	1.803.677,02	1	12.575,51	2	53.885,64
Job damage	59	1.205.290,42			104	1.671.793,84	20	380.915,48
Total defaulted	73	1.474.724,86	108	1.824.947,03	110	1.784.116,69	23	462.560,85

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	11	189.202,12	0,03%	6,00%	No
Loans in "Sofferenza"					
Life damage	118	2.051.795,30			
Job damage	181	3.246.937,88			
Total defaulted	310	5.487.935,30			

	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	3	40.425,04	2	21.270,01	5	99.747,34	1	27.759,73

Loans in "Sofferenza"								
Life damage	11	229.009,40	104	1.756.324,75	1	12.575,51	2	53.885,64
Job damage	58	1.199.778,06			103	1.666.244,34	20	380.915,48
Total recoveries	72	1.469.212,50	106	1.777.594,76	109	1.778.567,19	23	462.560,85

COLLECTIONS

Collections during the monthly collection period	Aggregate Portfolio		Total
	Principal	Interest	
Instalments	978.297,90	75.765,49	1.054.063,39
Prepayments	3.091.433,28	1.198,07	3.092.631,35
Recoveries	34.425,04	117,48	34.542,52
Default interest/penalties			-
Payments under the transfer and servicing agreement			-
Payments under the warranty and indemnity agreement			-
Total proceeds	4.104.156,22	77.081,04	4.181.237,26
Receivables purchased by the originator			-
Total amounts paid to the issuer	4.104.156,22	77.081,04	4.181.237,26

SERVICING FEES

	% Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,45%	€ 18.660,13
Servicing fees on Default Receivables	1,22%	€ 421,42
Servicing fee for monitory activities	30.500,00	€ 2.541,67
Total servicing fees		€ 21.623,21

**COLLATERAL PORTFOLIO SCHEDULED AMORTISATION
PLAN**

Aggregate Portfolio		
Date	Principal instalment	Interest instalment
30/04/2021	922.145,56	232.626,35
31/05/2021	924.014,77	229.842,75
30/06/2021	927.214,50	226.936,70
31/07/2021	929.179,67	223.840,03
31/08/2021	931.378,68	220.878,34
30/09/2021	933.981,42	217.820,89
31/10/2021	937.715,77	214.819,10
30/11/2021	940.931,49	211.735,05
31/12/2021	943.694,12	208.631,98
31/01/2022	946.447,69	205.562,98
28/02/2022	948.608,29	202.338,12
31/03/2022	951.380,06	199.171,32
30/04/2022	953.394,14	196.007,90
31/05/2022	955.702,99	192.883,63
30/06/2022	956.554,21	189.687,29
31/07/2022	958.589,85	186.495,74
31/08/2022	959.363,58	183.228,41
30/09/2022	962.659,67	180.083,95
31/10/2022	964.442,90	176.873,56
30/11/2022	964.777,13	173.650,61
31/12/2022	967.478,95	170.429,80
31/01/2023	970.375,07	167.202,40
28/02/2023	971.593,69	163.964,96
31/03/2023	972.420,99	160.698,18
30/04/2023	974.233,81	157.451,20
31/05/2023	976.621,15	154.235,65
30/06/2023	977.789,57	150.978,67
31/07/2023	978.159,86	147.714,34
31/08/2023	979.154,53	144.449,16
30/09/2023	980.816,57	141.181,06
31/10/2023	983.066,91	137.909,74
30/11/2023	984.333,03	134.627,93
31/12/2023	985.770,03	131.369,14
31/01/2024	988.639,98	128.079,55
29/02/2024	991.213,98	124.728,07
31/03/2024	991.962,71	121.491,57
30/04/2024	992.542,85	118.112,52
31/05/2024	993.270,23	114.799,40
30/06/2024	994.795,58	111.493,39
31/07/2024	993.336,11	108.230,41
31/08/2024	992.514,15	104.964,49
30/09/2024	992.450,37	101.617,37
31/10/2024	993.234,63	98.348,41
30/11/2024	994.810,53	95.023,95
31/12/2024	996.896,21	91.748,51
31/01/2025	998.915,14	88.431,70
28/02/2025	1.000.492,32	85.061,12
31/03/2025	999.278,58	81.721,99
30/04/2025	999.449,57	78.351,67
31/05/2025	999.295,05	74.954,39
30/06/2025	999.983,21	71.691,76
31/07/2025	997.757,85	68.397,70
31/08/2025	997.505,79	65.026,58
30/09/2025	997.463,62	61.700,28
31/10/2025	996.487,71	58.376,62
30/11/2025	998.133,06	55.056,70
31/12/2025	999.566,69	51.670,77
31/01/2026	997.348,14	48.376,59
28/02/2026	983.085,47	45.185,52
31/03/2026	972.045,06	41.919,98
30/04/2026	947.018,95	38.951,93
31/05/2026	912.729,19	36.062,79
30/06/2026	891.448,43	33.270,50
31/07/2026	862.339,88	30.582,24
31/08/2026	838.704,23	27.916,16
30/09/2026	823.239,12	25.904,53
31/10/2026	800.164,09	22.692,83
30/11/2026	774.018,40	19.685,33
31/12/2026	743.189,18	18.129,89
31/01/2027	719.444,23	15.586,42
28/02/2027	684.306,58	12.288,36
31/03/2027	631.507,68	10.111,30
30/04/2027	545.875,44	8.225,50
31/05/2027	478.543,56	6.581,22
30/06/2027	403.454,19	5.985,41
31/07/2027	314.196,47	4.805,95
31/08/2027	222.545,38	3.595,64
30/09/2027	138.023,27	2.922,10
31/10/2027	63.588,00	3.437,32
30/11/2027	15.429,71	4.192,94
31/12/2027	7.729,88	2.131,63
31/01/2028	5.760,10	1.584,89

29/02/2028	3.072,20	545,31
31/03/2028	2.308,36	277,52
30/04/2028	1.902,36	348,06
31/05/2028	1.494,59	270,34
30/06/2028	1.499,80	265,59
31/07/2028	854,80	42,81
31/08/2028	378,31	39,98
30/09/2028	483,57	94,86
31/10/2028	485,36	93,22
30/11/2028	487,17	91,57
31/12/2028	388,34	89,91
31/01/2029	275,05	88,57
29/02/2029	276,10	87,61
31/03/2029	115,98	33,53
30/04/2029	116,49	33,07
31/05/2029	116,98	32,62
30/06/2029	117,48	32,16
31/07/2029	118,01	31,68
31/08/2029	118,51	31,22
30/09/2029	119,02	30,76
31/10/2029	119,54	30,28
30/11/2029	120,07	29,80
31/12/2029	120,59	29,33
31/01/2030	121,11	28,85
29/02/2030	121,63	28,38
31/03/2030	122,15	27,90
30/04/2030	122,68	27,42
31/05/2030	123,22	26,93
30/06/2030	123,75	26,45
31/07/2030	124,29	25,95
31/08/2030	124,82	25,47
30/09/2030	125,36	24,97
31/10/2030	125,90	24,48
30/11/2030	126,45	23,98
31/12/2030	127,00	23,48
31/01/2031	127,55	22,98
29/02/2031	128,11	22,47
31/03/2031	128,66	21,97
30/04/2031	129,21	21,46
31/05/2031	129,78	20,94
30/06/2031	130,33	20,44
31/07/2031	130,90	19,92
31/08/2031	131,47	19,40
30/09/2031	132,04	18,88
31/10/2031	132,61	18,36
30/11/2031	133,18	17,84
31/12/2031	133,76	17,31
31/01/2032	134,34	16,78
29/02/2032	134,92	16,26
31/03/2032	135,51	15,72
30/04/2032	136,09	15,19
31/05/2032	136,69	14,64
30/06/2032	137,28	14,10
31/07/2032	137,88	13,56
31/08/2032	138,47	13,02
30/09/2032	86,04	12,47
31/10/2032	54,35	12,14
30/11/2032	54,60	11,92
31/12/2032	54,83	11,71
31/01/2033	55,07	11,49
28/02/2033	55,30	11,27
31/03/2033	55,54	11,05
30/04/2033	55,78	10,83
31/05/2033	56,03	10,61
30/06/2033	56,27	10,39
31/07/2033	56,51	10,17
31/08/2033	56,76	9,94
30/09/2033	57,00	9,72
31/10/2033	57,25	9,49
30/11/2033	57,50	9,27
31/12/2033	57,75	9,04
31/01/2034	58,00	8,82
28/02/2034	58,25	8,59
31/03/2034	58,50	8,36
30/04/2034	58,75	8,13
31/05/2034	59,01	7,89
30/06/2034	59,26	7,66
31/07/2034	59,53	7,42
31/08/2034	59,79	7,18
30/09/2034	60,04	6,96
31/10/2034	60,30	6,72
30/11/2034	60,56	6,48
31/12/2034	60,82	6,24
31/01/2035	61,09	5,99
28/02/2035	61,35	5,76
31/03/2035	61,62	5,51
30/04/2035	61,88	5,27

31/05/2035	62,15	5,02
30/06/2035	62,43	4,78
31/07/2035	62,70	4,53
31/08/2035	62,97	4,28
30/09/2035	63,24	4,04
31/10/2035	63,51	3,79
30/11/2035	63,79	3,53
31/12/2035	64,07	3,28
31/01/2036	64,34	3,03
28/02/2036	64,62	2,78
31/03/2036	64,90	2,52
30/04/2036	65,18	2,27
31/05/2036	65,46	2,01
30/06/2036	65,75	1,75
31/07/2036	66,03	1,49
31/08/2036	66,32	1,23
30/09/2036	66,60	0,97
31/10/2036	66,89	0,71
30/11/2036	67,18	0,44
31/12/2036	44,75	0,18
Total	70.312.115,22	8.668.195,27

DESCRIPTION OF AGGREGATE PORTFOLIO
BREAKDOWN BY OUTSTANDING

Aggregate Portfolio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
< 15.000	2.441	24.553.482,40	10.058,78
15.000 - 25.000	2.144	40.223.341,71	18.760,89
25.000 - 35.000	173	4.811.518,14	27.812,24
35.000 - 45.000	24	935.986,49	38.999,44
> 45.000	7	342.580,25	48.940,04

BREAKDOWN BY RESIDUAL LIFE

Aggregate Portfolio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
< 2	151	476.535,17	3.155,86
2 - 4	254	2.163.620,54	8.518,19
4 - 6	2.031	28.234.965,75	13.902,00
6 - 8	2.284	38.790.261,52	16.983,48
8 - 10	69	1.201.526,01	17.413,42

BREAKDOWN BY EMPLOYER'S REGION

Aggregate Portfolio			
Region	Number of loans	Outstanding Principal due	Average size
Northern Italy	2.862	41.801.716,25	14.605,77
Abruzzo	321	4.119.097,65	12.832,08
Emilia Romagna	189	2.904.937,18	15.370,04
Friuli Venezia Giulia	20	290.290,86	14.514,54
Lazio	666	10.821.489,26	16.248,48
Liguria	29	407.313,13	14.045,28
Lombardia	706	10.065.286,89	14.256,78
Marche	107	1.620.272,59	15.142,73
Piemonte	553	7.594.731,43	13.733,69
Toscana	100	1.484.633,00	14.846,33
Trentino Alto Adige	13	158.960,84	12.227,76
Umbria	46	656.235,19	14.265,98
Valle d'Aosta	18	249.860,52	13.881,14
Veneto	94	1.428.607,71	15.197,95
Southern Italy	1.927	29.065.192,74	15.083,13
Basilicata	14	260.356,39	18.596,89
Calabria	137	2.272.021,59	16.584,10
Campania	406	6.446.744,90	15.878,68
Molise	16	258.224,14	16.139,01
Puglia	451	6.220.441,35	13.792,55
Sardegna	67	1.017.498,17	15.186,54
Sicilia	836	12.589.906,20	15.059,70

BREAKDOWN BY TYPE OF LOAN

Aggregate Portfolio			
Category	Number of loans	Outstanding Principal due	Average size
CQS	2.121	34.652.731,28	16.337,92
CQP	2.041	27.113.419,86	13.284,38
DEL	627	9.100.757,85	14.514,77

BREAKDOWN OF DELINQUENT LOAN

Aggregate Portfolio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Performing	4.760	70.465.950,66	14.803,77
4	14	221.911,28	15.850,81
5	3	51.831,48	17.277,16
6	3	52.429,11	17.476,37
7	1	16.372,46	16.372,46

BREAKDOWN BY INSURANCE COMPANY (Life insurance)

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance Life S.p.A.	617	9.635.462,81	15.616,63
AXA France Vie S.a.	664	9.866.355,91	14.858,97
Metlife Europe Limited	8	77.558,32	9.694,79
Metlife Europe Limited Flat	2	63.822,95	31.911,48
HDI Assicurazioni S.p.A. Vita	367	6.166.939,27	16.803,65
Eurovita S.p.A.	151	1.558.867,89	10.323,63
Credit Life A.G.	1.448	19.762.666,39	13.648,25
Metlife (GAI)	1.247	20.030.834,38	16.063,22
Afi Esca S.A.	259	3.291.858,24	12.709,88
Aviva Life S.p.A.	26	412.542,83	15.867,03

BREAKDOWN BY INSURANCE COMPANY (Credit insurance)

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance S.p.A	613	9.604.959,75	15.668,78
HDI Assicurazioni S.p.A. Impiego	367	6.166.939,27	16.803,65
AXA France Iard S.a.	521	7.950.755,73	15.260,57
Great American International Insurance Ltd.	1.247	20.030.834,38	16.063,22

BREAKDOWN BY TYPE OF EMPLOYER

Aggregate Portfolio			
Administration	Number of loans	Outstanding Principal due	Average size
Public	1.677	28.608.686,97	17.059,44
Private	801	10.901.703,49	13.610,12
Pensioners (Public)	2.041	27.113.419,86	13.284,38
Parapublic (Public)	270	4.243.098,67	15.715,18

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	64	897.470,40	14.022,98
ATAC SPA - AGENZIA PER LA MOBI LITA'	19	350.909,41	18.468,92
COOP 25 GIUGNO ARL	18	283.849,85	15.769,44
AMA S.P.A	12	172.188,87	14.349,07
RAI-RADIOTELEVISIONE ITALIANA SPA	7	140.446,99	20.063,86
TIM SPA	7	132.737,59	18.962,51
GS SPA	8	125.807,90	15.725,99
FIAT CHRYSLER FINANCE SPA	7	116.211,80	16.601,69
ESSELUNGA SPA	7	107.885,51	15.412,22
AEROPORTI DI ROMA SPA	5	98.902,05	19.780,41

ADVANCES DURING THE MONTHLY COLLECTION PERIOD

	Aggregate Portfolio		Total
	Principal	Interest	
Installment and prepayment	4.104.156,22	77.081,04	4.181.237,26
Total amounts paid to the issuer	4.104.156,22	77.081,04	4.181.237,26

TOTAL ADVANCES

	Aggregate Portfolio		Total
	Principal	Interest	
Installment and prepayment	113.591.054,68	25.960.187,72	139.551.242,40
Total amounts paid to the issuer	113.591.054,68	25.960.187,72	139.551.242,40

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)	28,3019%
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The retention rule (Min 5%) is respected?	Yes
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