

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="30-apr-21"/>
Relating to the Collection Period:	<input type="text" value="01-apr-21"/> <input type="text" value="30-apr-21"/>
Relating to the Interest Period:	<input type="text" value="29-apr-21"/> <input type="text" value="27-mag-21"/>
Payment Date:	<input type="text" value="28-mag-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	62.501.547,13	418.700,95	62.920.248,08	109.559,44	63.029.807,52
Performing receivables in arrears	2.214.268,90	57.750,03	2.272.018,93	15.560,62	2.287.579,55
Delinquent receivables	152.076,88	11.318,94	163.395,82	3.357,54	166.753,36
Collateral portfolio: Oustading Principal Due	64.867.892,91	487.769,92	65.355.662,83	128.477,60	65.484.140,43
Default receivables	119.081,75	120,02	119.201,77	11,62	119.213,39
Total portfolio	64.986.974,66	487.889,94	65.474.864,60	128.489,22	65.603.353,82

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	47	758.541,87
2	89	1.298.378,74
3	17	215.098,32
4	8	115.895,36
5	2	26.188,25
6	-	-
7	1	21.312,21
Total	164	2.435.414,75

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	121	2.108.079,87	1	8.932,30
Job damage	187	3.317.082,16	4	59.082,42
Defaulted loans	319	5.614.364,15	5	68.014,72

	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	107	1.812.609,32	1	12.575,51	2	53.885,64
Job damage	60	1.219.641,82			107	1.716.524,86	20	380.915,48
Total defaulted	74	1.489.076,26	109	1.833.879,33	113	1.828.847,71	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	0,06%	6,00%	No
Loans in "Sofferenza"					
Life damage	119	2.058.385,63			
Job damage	183	3.247.574,63			
Total defaulted	313	5.495.162,38			

	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	105	1.762.915,08	1	12.575,51	2	53.885,64
Job damage	59	1.200.008,54			104	1.666.650,61	20	380.915,48
Total recoveries	73	1.469.442,98	107	1.784.185,09	110	1.778.973,46	23	462.560,85

COLLECTIONS

Collections during the monthly collection period	Aggregate Portfolio		Total
	Principal	Interest	
Instalments	891.546,12	281.584,06	1.173.130,18
Prepayments	3.520.265,56	14.045,25	3.534.310,81
Recoveries	6.995,88	231,20	7.227,08
Default interest/penalties			-
Payments under the transfer and servicing agreement			-
Payments under the warranty and indemnity agreement			-
Total proceeds	4.418.807,56	295.860,51	4.714.668,07
Receivables purchased by the originator	973.236,83	15.740,59	988.977,42
Total amounts paid to the issuer	5.392.044,39	311.601,10	5.703.645,49

SERVICING FEES

	% Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,45%	€ 21.183,48
Servicing fees on Default Receivables	1,22%	€ 88,17
Servicing fee for monitory activities	30.500,00	€ 2.541,67
Total servicing fees		€ 23.813,32

**COLLATERAL PORTFOLIO SCHEDULED AMORTISATION
PLAN**

Aggregate Portfolio		
Date	Principal instalment	Interest instalment
31/05/2021	866.889,57	207.900,45
30/06/2021	869.341,03	205.463,48
31/07/2021	871.946,68	202.879,98
31/08/2021	873.947,94	200.198,33
30/09/2021	876.117,69	197.373,97
31/10/2021	879.636,50	194.655,79
30/11/2021	882.641,30	191.859,43
31/12/2021	885.197,07	189.045,35
31/01/2022	887.453,59	186.203,46
28/02/2022	889.649,81	183.275,26
31/03/2022	892.212,48	180.402,03
30/04/2022	894.024,54	177.532,63
31/05/2022	896.127,65	174.701,36
30/06/2022	896.787,33	171.801,64
31/07/2022	898.618,99	168.906,84
31/08/2022	899.513,34	165.940,45
30/09/2022	902.591,88	163.091,37
31/10/2022	904.335,74	160.192,57
30/11/2022	904.677,24	157.268,83
31/12/2022	907.399,12	154.347,46
31/01/2023	909.932,99	151.419,42
28/02/2023	910.901,83	148.482,78
31/03/2023	911.534,18	145.518,85
30/04/2023	913.141,13	142.574,63
31/05/2023	915.149,17	139.651,34
30/06/2023	916.116,78	136.698,88
31/07/2023	916.442,18	133.740,69
31/08/2023	917.236,60	130.781,45
30/09/2023	918.690,99	127.819,93
31/10/2023	920.726,70	124.856,18
30/11/2023	921.787,75	121.882,83
31/12/2023	923.017,17	118.932,20
31/01/2024	925.664,15	115.952,74
29/02/2024	928.247,43	112.914,54
31/03/2024	928.818,19	109.986,25
30/04/2024	929.197,60	106.922,12
31/05/2024	929.722,16	103.921,63
30/06/2024	931.036,35	100.928,13
31/07/2024	929.798,97	98.008,78
31/08/2024	929.605,59	95.022,74
30/09/2024	929.791,25	91.988,63
31/10/2024	930.190,07	88.985,93
30/11/2024	931.555,13	85.974,03
31/12/2024	932.981,79	83.009,07
31/01/2025	934.612,51	79.945,96
28/02/2025	936.103,91	76.893,49
31/03/2025	934.990,45	73.871,41
30/04/2025	935.415,23	70.857,26
31/05/2025	935.471,70	67.836,86
30/06/2025	935.956,65	64.885,45
31/07/2025	933.766,64	61.905,38
31/08/2025	933.320,30	58.850,63
30/09/2025	933.365,94	55.840,45
31/10/2025	932.202,20	52.831,98
30/11/2025	933.609,31	49.827,62
31/12/2025	934.968,64	46.760,93
31/01/2026	932.689,97	43.782,27
28/02/2026	918.373,76	40.901,92
31/03/2026	906.986,47	37.897,43
30/04/2026	882.981,56	35.285,77
31/05/2026	849.359,27	32.695,40
30/06/2026	828.454,22	30.093,29
31/07/2026	800.827,51	27.637,54
31/08/2026	778.610,45	25.173,28
30/09/2026	764.455,12	23.494,11
31/10/2026	742.532,51	20.516,78
30/11/2026	719.597,67	17.801,97
31/12/2026	689.969,41	16.572,00
31/01/2027	667.913,95	14.274,12
28/02/2027	638.000,83	11.370,72
31/03/2027	600.274,63	9.416,09
30/04/2027	528.321,50	7.606,76
31/05/2027	462.247,69	6.061,76
30/06/2027	389.046,97	5.644,66
31/07/2027	302.672,29	4.600,91
31/08/2027	212.516,60	3.233,70
30/09/2027	129.791,72	2.543,05
31/10/2027	57.833,96	2.916,91
30/11/2027	11.764,12	3.243,58
31/12/2027	5.305,67	1.531,78
31/01/2028	3.983,27	1.119,09
29/02/2028	1.799,95	292,59

31/03/2028	1.589,64	229,12
30/04/2028	1.340,34	258,29
31/05/2028	934,91	185,49
30/06/2028	938,23	182,56
31/07/2028	536,23	40,02
31/08/2028	372,60	38,28
30/09/2028	478,63	90,84
31/10/2028	480,41	89,27
30/11/2028	482,20	87,70
31/12/2028	384,38	86,11
31/01/2029	272,24	84,83
29/02/2029	273,28	83,91
31/03/2029	114,79	32,11
30/04/2029	115,30	31,67
31/05/2029	115,79	31,24
30/06/2029	116,29	30,80
31/07/2029	116,80	30,34
31/08/2029	117,30	29,90
30/09/2029	117,81	29,45
31/10/2029	118,32	29,00
30/11/2029	118,84	28,54
31/12/2029	119,36	28,09
31/01/2030	119,87	27,63
29/02/2030	120,39	27,17
31/03/2030	120,91	26,72
30/04/2030	121,43	26,25
31/05/2030	121,96	25,79
30/06/2030	122,49	25,33
31/07/2030	123,02	24,85
31/08/2030	123,55	24,39
30/09/2030	124,08	23,92
31/10/2030	124,62	23,44
30/11/2030	125,16	22,96
31/12/2030	125,70	22,49
31/01/2031	126,25	22,01
29/02/2031	126,80	21,52
31/03/2031	127,35	21,04
30/04/2031	127,89	20,56
31/05/2031	128,46	20,06
30/06/2031	129,00	19,58
31/07/2031	129,57	19,08
31/08/2031	130,13	18,58
30/09/2031	130,69	18,08
31/10/2031	131,26	17,58
30/11/2031	131,82	17,09
31/12/2031	132,40	16,58
31/01/2032	132,97	16,07
29/02/2032	133,55	15,57
31/03/2032	134,13	15,05
30/04/2032	134,70	14,55
31/05/2032	135,30	14,02
30/06/2032	135,88	13,51
31/07/2032	136,47	12,98
31/08/2032	137,06	12,47
30/09/2032	85,16	11,95
31/10/2032	53,80	11,62
30/11/2032	54,04	11,41
31/12/2032	54,27	11,21
31/01/2033	54,51	11,00
28/02/2033	54,74	10,80
31/03/2033	54,98	10,59
30/04/2033	55,22	10,38
31/05/2033	55,45	10,16
30/06/2033	55,69	9,95
31/07/2033	55,93	9,74
31/08/2033	56,18	9,52
30/09/2033	56,42	9,31
31/10/2033	56,67	9,09
30/11/2033	56,91	8,88
31/12/2033	57,16	8,66
31/01/2034	57,41	8,44
28/02/2034	57,65	8,22
31/03/2034	57,90	8,00
30/04/2034	58,15	7,78
31/05/2034	58,41	7,56
30/06/2034	58,66	7,34
31/07/2034	58,92	7,11
31/08/2034	59,18	6,88
30/09/2034	59,42	6,66
31/10/2034	59,68	6,43
30/11/2034	59,94	6,20
31/12/2034	60,20	5,98
31/01/2035	60,47	5,74
28/02/2035	60,73	5,51
31/03/2035	60,99	5,28
30/04/2035	61,25	5,05
31/05/2035	61,52	4,81

30/06/2035	61,79	4,58
31/07/2035	62,06	4,34
31/08/2035	62,32	4,10
30/09/2035	62,59	3,87
31/10/2035	62,86	3,63
30/11/2035	63,14	3,39
31/12/2035	63,41	3,14
31/01/2036	63,68	2,90
28/02/2036	63,96	2,66
31/03/2036	64,24	2,41
30/04/2036	64,51	2,17
31/05/2036	64,79	1,92
30/06/2036	65,08	1,67
31/07/2036	65,36	1,43
31/08/2036	65,64	1,17
30/09/2036	65,92	0,93
31/10/2036	66,21	0,68
30/11/2036	66,50	0,42
31/12/2036	44,29	0,17
Total	64.986.974,66	7.637.756,67

DESCRIPTION OF AGGREGATE PORTFOLIO
BREAKDOWN BY OUTSTANDING

Aggregate Portfolio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
< 15.000	2.352	23.500.823,62	9.991,85
15.000 - 25.000	1.990	37.119.219,06	18.652,87
25.000 - 35.000	136	3.783.743,88	27.821,65
35.000 - 45.000	21	826.391,66	39.351,98
> 45.000	5	244.686,38	48.937,28

BREAKDOWN BY RESIDUAL LIFE

Aggregate Portfolio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
< 2	149	471.027,74	3.161,26
2 - 4	255	2.174.044,21	8.525,66
4 - 6	2.042	28.358.093,39	13.887,41
6 - 8	2.005	33.643.375,86	16.779,74
8 - 10	53	828.323,40	15.628,74

BREAKDOWN BY EMPLOYER'S REGION

Aggregate Portfolio			
Region	Number of loans	Outstanding Principal due	Average size
Northern Italy	2.690	38.469.340,96	14.300,87
Abruzzo	309	3.839.582,27	12.425,83
Emilia Romagna	172	2.610.682,16	15.178,38
Friuli Venezia Giulia	18	253.456,92	14.080,94
Lazio	622	9.926.594,64	15.959,16
Liguria	28	388.489,16	13.874,61
Lombardia	656	9.136.853,15	13.928,13
Marche	100	1.488.794,08	14.887,94
Piemonte	527	7.115.077,88	13.501,10
Toscana	96	1.401.007,61	14.593,83
Trentino Alto Adige	13	156.641,84	12.049,37
Umbria	43	598.638,40	13.921,82
Valle d'Aosta	18	246.397,09	13.688,73
Veneto	88	1.307.125,76	14.853,70
Southern Italy	1.814	27.005.523,64	14.887,28
Basilicata	14	256.711,17	18.336,51
Calabria	123	2.035.092,54	16.545,47
Campania	373	5.816.852,11	15.594,78
Molise	16	255.033,92	15.939,62
Puglia	429	5.851.471,86	13.639,79
Sardegna	63	929.341,04	14.751,45
Sicilia	796	11.861.021,00	14.900,78

BREAKDOWN BY TYPE OF LOAN

Aggregate Portfolio			
Category	Number of loans	Outstanding Principal due	Average size
CQS	1.971	31.755.721,41	16.111,48
CQP	1.934	25.125.158,79	12.991,29
DEL	599	8.593.984,40	14.347,22

BREAKDOWN OF DELINQUENT LOAN

Aggregate Portfolio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Performing	4.481	65.192.267,01	14.548,60
4	8	115.895,36	14.486,92
5	2	26.188,25	13.094,13
6	-	-	#DIV/0!
7	1	21.312,21	21.312,21

BREAKDOWN BY INSURANCE COMPANY (Life insurance)

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance Life S.p.A.	566	8.697.429,25	15.366,48
AXA France Vie S.a.	622	9.123.769,66	14.668,44
Metlife Europe Limited	8	75.957,11	9.494,64
Metlife Europe Limited Flat	2	63.112,97	31.556,49
HDI Assicurazioni S.p.A. Vita	356	5.887.197,95	16.537,07
Eurovita S.p.A.	147	1.505.197,27	10.239,44
Credit Life A.G.	1.367	18.233.832,44	13.338,58
Metlife (GAI)	1.163	18.414.952,74	15.834,01
Afi Esca S.A.	248	3.081.693,59	12.426,18
Aviva Life S.p.A.	25	391.721,62	15.668,86

BREAKDOWN BY INSURANCE COMPANY (Credit insurance)

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance S.p.A	562	8.667.438,14	15.422,49
HDI Assicurazioni S.p.A. Impiego	356	5.887.197,95	16.537,07
AXA France Iard S.a.	489	7.380.116,98	15.092,26
Great American International Insurance Ltd.	1.163	18.414.952,74	15.834,01

BREAKDOWN BY TYPE OF EMPLOYER

Aggregate Portfolio			
Administration	Number of loans	Outstanding Principal due	Average size
Public	1.583	26.629.365,28	16.822,09
Private	734	9.823.384,33	13.383,36
Pensioners (Public)	1.934	25.125.158,79	12.991,29
Parapublic (Public)	253	3.896.956,20	15.402,99

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	62	857.657,32	13.833,18
ATAC SPA - AGENZIA PER LA MOBI LITA'	19	346.616,87	18.242,99
COOP 25 GIUGNO ARL	18	274.259,61	15.236,65
AMA S.P.A	12	168.264,68	14.022,06
RAI-RADIOTELEVISIONE ITALIANA SPA	6	116.484,75	19.414,13
FIAT CHRYSLER FINANCE SPA	7	114.877,58	16.411,08
GS SPA	7	112.949,68	16.135,67
TIM SPA	6	112.184,21	18.697,37
ANAS SPA	4	97.163,72	24.290,93
WHIRLPOOL EMEA SPA	5	80.151,89	16.030,38

ADVANCES DURING THE MONTHLY COLLECTION PERIOD

	Aggregate Portfolio		Total
	Principal	Interest	
Installment and prepayment	4.418.807,56	295.860,51	4.714.668,07
Total amounts paid to the issuer	4.418.807,56	295.860,51	4.714.668,07

TOTAL ADVANCES

	Aggregate Portfolio		Total
	Principal	Interest	
Installment and prepayment	118.369.862,24	26.256.048,23	144.625.910,47
Total amounts paid to the issuer	118.369.862,24	26.256.048,23	144.625.910,47

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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