

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-ago-21"/>
Relating to the Collection Period:	<input type="text" value="01-ago-21"/> <input type="text" value="31-ago-21"/>
Relating to the Interest Period:	<input type="text" value="30-ago-21"/> <input type="text" value="27-set-21"/>
Payment Date:	<input type="text" value="28-set-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	44.224.704,59	333.378,85	44.558.083,44	79.548,98	44.637.632,42
Performing receivables in arrears	2.156.205,22	60.343,26	2.216.548,48	15.889,41	2.232.437,89
Delinquent receivables	160.052,28	14.938,67	174.990,95	3.496,33	178.487,28
<b>Collateral portfolio: Oustading Principal Due</b>	<b>46.540.962,09</b>	<b>408.660,78</b>	<b>46.949.622,87</b>	<b>98.934,72</b>	<b>47.048.557,59</b>
Default receivables	170.247,47	295,58	170.543,05	22,33	170.565,38
<b>Total portfolio</b>	<b>46.711.209,56</b>	<b>408.956,36</b>	<b>47.120.165,92</b>	<b>98.957,05</b>	<b>47.219.122,97</b>

**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	495.857,97
2	109	1.579.360,20
3	14	141.330,31
4	9	128.611,35
5	1	16.129,62
6	1	5.715,39
7	2	24.534,59
<b>Total</b>	<b>170</b>	<b>2.391.539,43</b>

**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	12	210.317,91		
Loans in "Sofferenza"				
Life damage	129	2.183.516,03	2	13.583,28
Job damage	195	3.412.076,31	2	16.826,06
<b>Defaulted loans</b>	<b>336</b>	<b>5.805.910,25</b>	<b>4</b>	<b>30.409,34</b>

	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	2	21.270,01	5	99.747,34	1	27.759,73
Loans in "Sofferenza"								
Life damage	11	229.009,40	115	1.888.045,48	1	12.575,51	2	53.885,64
Job damage	64	1.270.345,13			111	1.760.815,70	20	380.915,48
<b>Total defaulted</b>	<b>79</b>	<b>1.560.895,36</b>	<b>117</b>	<b>1.909.315,49</b>	<b>117</b>	<b>1.873.138,55</b>	<b>23</b>	<b>462.560,85</b>

**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	192.137,54	0,09%	6,00%	No
Loans in "Sofferenza"					
Life damage	122	2.100.602,61			
Job damage	193	3.342.627,05			
<b>Total defaulted</b>	<b>327</b>	<b>5.635.367,20</b>			

	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	43.360,46	2	21.270,01	5	99.747,34	1	27.759,73

Loans in "Sofferenza"								
Life damage	11	229.009,40	108	1.805.132,06	1	12.575,51	2	53.885,64
Job damage	62	1.221.071,94			111	1.740.639,63	20	380.915,48
<b>Total recoveries</b>	<b>77</b>	<b>1.493.441,80</b>	<b>110</b>	<b>1.826.402,07</b>	<b>117</b>	<b>1.852.962,48</b>	<b>23</b>	<b>462.560,85</b>

## COLLECTIONS

Collections during the monthly collection period	Aggregate Portfolio		Total
	Principal	Interest	
Instalments	668.914,16	172.827,57	841.741,73
Prepayments	3.854.438,12	5.035,97	3.859.474,09
Recoveries	1.351,23	75,04	1.426,27
Default interest/penalties			-
Payments under the transfer and servicing agreement			-
Payments under the warranty and indemnity agreement			-
<b>Total proceeds</b>	<b>4.524.703,51</b>	<b>177.938,58</b>	<b>4.702.642,09</b>
Receivables purchased by the originator			-
<b>Total amounts paid to the issuer</b>	<b>4.524.703,51</b>	<b>177.938,58</b>	<b>4.702.642,09</b>

## SERVICING FEES

	% Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,45%	€ 21.155,47
Servicing fees on Default Receivables	1,22%	€ 17,40
Servicing fee for monitory activities	30.500,00	€ 2.541,67
<b>Total servicing fees</b>		<b>€ 23.714,54</b>

**COLLATERAL PORTFOLIO SCHEDULED AMORTISATION  
PLAN**

Aggregate Portfolio		
Date	Principal instalment	Interest instalment
30/09/2021	672.501,20	136.730,68
31/10/2021	673.913,33	134.918,20
30/11/2021	677.082,92	133.188,61
31/12/2021	679.207,99	131.269,89
31/01/2022	680.951,21	129.311,09
28/02/2022	682.581,25	127.283,90
31/03/2022	684.587,50	125.266,10
30/04/2022	685.670,19	123.252,96
31/05/2022	687.035,86	121.275,53
30/06/2022	687.481,37	119.239,70
31/07/2022	688.577,77	117.208,21
31/08/2022	689.010,81	115.115,09
30/09/2022	691.254,74	113.103,51
31/10/2022	692.427,80	111.062,00
30/11/2022	692.343,39	109.011,95
31/12/2022	694.387,53	106.965,06
31/01/2023	696.354,89	104.913,62
28/02/2023	697.130,15	102.855,28
31/03/2023	697.718,58	100.774,63
30/04/2023	698.766,95	98.711,29
31/05/2023	700.183,17	96.676,11
30/06/2023	700.608,76	94.608,22
31/07/2023	700.430,98	92.536,76
31/08/2023	700.794,47	90.465,28
30/09/2023	702.081,52	88.393,77
31/10/2023	703.567,94	86.320,80
30/11/2023	703.883,55	84.240,32
31/12/2023	704.361,59	82.182,12
31/01/2024	706.392,25	80.100,93
29/02/2024	708.191,37	77.967,61
31/03/2024	708.431,69	75.935,80
30/04/2024	708.208,71	73.783,53
31/05/2024	707.986,16	71.689,26
30/06/2024	708.674,87	69.602,98
31/07/2024	707.280,46	67.557,58
31/08/2024	706.504,53	65.478,32
30/09/2024	706.092,45	63.391,10
31/10/2024	705.963,44	61.303,69
30/11/2024	706.552,34	59.208,28
31/12/2024	707.339,93	57.156,63
31/01/2025	709.020,69	55.022,00
28/02/2025	709.728,40	52.894,16
31/03/2025	708.238,02	50.796,21
30/04/2025	708.076,15	48.705,52
31/05/2025	708.073,98	46.613,41
30/06/2025	707.675,47	44.581,29
31/07/2025	705.090,47	42.526,33
31/08/2025	704.368,93	40.406,15
30/09/2025	703.924,03	38.326,53
31/10/2025	702.504,56	36.250,41
30/11/2025	703.325,23	34.178,77
31/12/2025	704.027,87	32.051,71
31/01/2026	701.521,06	30.002,47
28/02/2026	689.017,28	27.972,93
31/03/2026	679.181,51	25.969,98
30/04/2026	657.956,56	24.240,20
31/05/2026	629.215,71	22.438,82
30/06/2026	610.294,94	20.696,69
31/07/2026	586.180,27	19.010,48
31/08/2026	567.515,59	17.477,56
30/09/2026	556.480,22	16.464,83
31/10/2026	539.084,15	14.428,39
30/11/2026	521.689,98	12.622,65
31/12/2026	497.767,59	11.741,15
31/01/2027	480.384,59	10.251,69
28/02/2027	455.839,73	8.398,56
31/03/2027	431.452,99	7.077,95
30/04/2027	395.343,07	5.930,83
31/05/2027	365.356,11	4.718,43
30/06/2027	331.212,30	4.059,48
31/07/2027	279.446,22	3.290,58
31/08/2027	201.423,10	2.401,89
30/09/2027	121.902,46	1.875,58
31/10/2027	52.777,74	1.733,19
30/11/2027	8.842,49	2.165,19
31/12/2027	3.553,34	891,70
31/01/2028	2.808,26	729,48
29/02/2028	1.323,81	193,93
31/03/2028	1.087,98	130,23
30/04/2028	925,25	90,71
31/05/2028	553,65	42,89
30/06/2028	555,69	41,25

31/07/2028	557,75	39,58
31/08/2028	559,80	37,92
30/09/2028	561,87	36,25
31/10/2028	563,95	34,57
30/11/2028	566,03	32,89
31/12/2028	470,61	31,20
31/01/2029	192,35	29,78
29/02/2029	286,65	89,98
31/03/2029	287,76	89,09
30/04/2029	288,87	88,19
31/05/2029	289,98	87,29
30/06/2029	291,09	86,39
31/07/2029	292,22	85,48
31/08/2029	293,34	84,58
30/09/2029	294,46	83,67
31/10/2029	295,60	82,75
30/11/2029	296,75	81,82
31/12/2029	297,89	80,90
31/01/2030	299,04	79,97
29/02/2030	117,84	24,35
31/03/2030	118,35	23,94
30/04/2030	118,86	23,53
31/05/2030	119,38	23,11
30/06/2030	119,89	22,70
31/07/2030	120,42	22,27
31/08/2030	120,93	21,86
30/09/2030	121,46	21,43
31/10/2030	121,98	21,01
30/11/2030	122,52	20,58
31/12/2030	123,04	20,15
31/01/2031	123,57	19,72
29/02/2031	124,12	19,28
31/03/2031	124,65	18,85
30/04/2031	125,19	18,42
31/05/2031	125,74	17,97
30/06/2031	126,27	17,54
31/07/2031	126,82	17,10
31/08/2031	127,38	16,65
30/09/2031	127,93	16,20
31/10/2031	128,48	15,76
30/11/2031	129,03	15,31
31/12/2031	129,60	14,86
31/01/2032	130,16	14,40
29/02/2032	130,72	13,95
31/03/2032	131,29	13,49
30/04/2032	131,85	13,03
31/05/2032	132,43	12,57
30/06/2032	133,01	12,10
31/07/2032	133,59	11,64
31/08/2032	134,16	11,17
30/09/2032	83,36	10,70
31/10/2032	52,66	10,42
30/11/2032	52,89	10,23
31/12/2032	53,12	10,05
31/01/2033	53,35	9,86
28/02/2033	53,58	9,68
31/03/2033	53,81	9,49
30/04/2033	54,05	9,30
31/05/2033	54,28	9,11
30/06/2033	54,52	8,92
31/07/2033	54,75	8,73
31/08/2033	54,99	8,53
30/09/2033	55,23	8,34
31/10/2033	55,47	8,15
30/11/2033	55,70	7,96
31/12/2033	55,95	7,76
31/01/2034	56,19	7,57
28/02/2034	56,44	7,37
31/03/2034	56,68	7,17
30/04/2034	56,92	6,98
31/05/2034	57,17	6,77
30/06/2034	57,42	6,57
31/07/2034	57,67	6,37
31/08/2034	57,92	6,17
30/09/2034	58,17	5,97
31/10/2034	58,42	5,76
30/11/2034	58,67	5,56
31/12/2034	58,93	5,36
31/01/2035	59,19	5,14
28/02/2035	59,44	4,94
31/03/2035	59,70	4,73
30/04/2035	59,96	4,52
31/05/2035	60,22	4,31
30/06/2035	60,48	4,10
31/07/2035	60,74	3,89
31/08/2035	61,01	3,68
30/09/2035	61,27	3,46

31/10/2035	61,53	3,25
30/11/2035	61,80	3,03
31/12/2035	62,07	2,81
31/01/2036	62,34	2,60
28/02/2036	62,61	2,38
31/03/2036	62,88	2,16
30/04/2036	63,15	1,94
31/05/2036	63,42	1,72
30/06/2036	63,70	1,50
31/07/2036	63,97	1,28
31/08/2036	64,25	1,05
30/09/2036	64,53	0,83
31/10/2036	64,81	0,61
30/11/2036	65,09	0,38
31/12/2036	43,35	0,15
<b>Total</b>	<b>46.711.209,56</b>	<b>4.721.605,20</b>



**DESCRIPTION OF AGGREGATE PORTFOLIO**
**BREAKDOWN BY OUTSTANDING**

Aggregate Portfolio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
< 15.000	2.142	21.146.176,94	9.872,16
15.000 - 25.000	1.277	23.470.916,81	18.379,73
25.000 - 35.000	68	1.888.119,21	27.766,46
35.000 - 45.000	12	471.000,62	39.250,05
> 45.000	3	143.952,34	47.984,11

**BREAKDOWN BY RESIDUAL LIFE**

Aggregate Portfolio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
< 2	152	505.887,51	3.328,21
2 - 4	261	2.238.937,41	8.578,30
4 - 6	2.433	34.038.552,01	13.990,36
6 - 8	617	9.769.277,14	15.833,51
8 - 10	39	567.511,85	14.551,59

**BREAKDOWN BY EMPLOYER'S REGION**

Aggregate Portfolio			
Region	Number of loans	Outstanding Principal due	Average size
<b>Northern Italy</b>	<b>2.055</b>	<b>27.042.904,42</b>	<b>13.159,56</b>
Abruzzo	265	3.061.586,15	11.553,16
Emilia Romagna	123	1.743.247,19	14.172,74
Friuli Venezia Giulia	12	181.309,93	15.109,16
Lazio	460	6.695.573,33	14.555,59
Liguria	26	332.283,88	12.780,15
Lombardia	504	6.543.556,84	12.983,25
Marche	75	1.027.894,85	13.705,26
Piemonte	406	5.095.201,90	12.549,76
Toscana	68	891.945,57	13.116,85
Trentino Alto Adige	10	109.476,35	10.947,64
Umbria	30	392.368,29	13.078,94
Valle d'Aosta	13	174.175,53	13.398,12
Veneto	63	794.284,61	12.607,69
<b>Southern Italy</b>	<b>1.447</b>	<b>20.077.261,50</b>	<b>13.875,09</b>
Basilicata	13	226.165,57	17.397,35
Calabria	93	1.461.276,66	15.712,65
Campania	298	4.378.330,49	14.692,38
Molise	12	174.913,83	14.576,15
Puglia	326	4.123.857,75	12.649,87
Sardegna	53	745.538,43	14.066,76
Sicilia	652	8.967.178,77	13.753,34

**BREAKDOWN BY TYPE OF LOAN**

Aggregate Portfolio			
Category	Number of loans	Outstanding Principal due	Average size
CQS	1.487	22.390.845,41	15.057,73
CQP	1.527	18.188.271,97	11.911,11
DEL	488	6.541.048,54	13.403,79

**BREAKDOWN OF DELINQUENT LOAN**

Aggregate Portfolio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Performing	3.473	46.774.631,92	13.468,08
4	9	128.611,35	14.290,15
5	1	16.129,62	16.129,62
6	1	5.715,39	5.715,39
7	2	24.534,59	12.267,30

**BREAKDOWN BY INSURANCE COMPANY (Life insurance)**

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance Life S.p.A.	399	5.589.289,16	14.008,24
AXA France Vie S.a.	499	6.815.721,91	13.658,76
Metlife Europe Limited	8	69.686,67	8.710,83
Metlife Europe Limited Flat	2	60.247,81	30.123,91
HDI Assicurazioni S.p.A. Vita	290	4.495.951,59	15.503,28
Eurovita S.p.A.	132	1.278.452,93	9.685,25
Credit Life A.G.	1.058	12.867.919,61	12.162,49
Metlife (GAI)	895	13.330.958,36	14.894,93
Afi Esca S.A.	196	2.284.581,52	11.656,03
Aviva Life S.p.A.	23	327.356,36	14.232,89

**BREAKDOWN BY INSURANCE COMPANY (Credit insurance)**

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance S.p.A	395	5.561.365,01	14.079,41
HDI Assicurazioni S.p.A. Impiego	290	4.495.951,59	15.503,28
AXA France Iard S.a.	395	5.543.618,99	14.034,48
Great American International Insurance Ltd.	895	13.330.958,36	14.894,93

**BREAKDOWN BY TYPE OF EMPLOYER**

Aggregate Portfolio			
Administration	Number of loans	Outstanding Principal due	Average size
Public	1.216	19.109.124,53	15.714,74
Private	557	6.915.502,78	12.415,62
Pensioners (Public)	1.527	18.188.271,97	11.911,11
Parapublic (Public)	202	2.907.266,64	14.392,41

**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	46	582.296,25	12.658,61
ATAC SPA - AGENZIA PER LA MOBI LITA'	19	329.290,31	17.331,07
COOP 25 GIUGNO ARL	17	255.173,74	15.010,22
AMA S.P.A	12	160.062,27	13.338,52
FIAT CHRYSLER FINANCE SPA	9	139.344,90	15.482,77
TIM SPA	5	88.617,78	17.723,56
RAI-RADIOTELEVISIONE ITALIANA SPA	5	85.126,80	17.025,36
WHIRLPOOL EMEA SPA	5	75.828,36	15.165,67
AEROPORTI DI ROMA SPA	4	72.784,86	18.196,22
ANAS SPA	3	66.943,17	22.314,39

**ADVANCES DURING THE MONTHLY COLLECTION PERIOD**

	Aggregate Portfolio		Total
	Principal	Interest	
Installment and prepayment	4.524.703,51	177.938,58	4.702.642,09
<b>Total amounts paid to the issuer</b>	<b>4.524.703,51</b>	<b>177.938,58</b>	<b>4.702.642,09</b>

**TOTAL ADVANCES**

	Aggregate Portfolio		Total
	Principal	Interest	
Installment and prepayment	135.824.059,55	27.325.909,64	163.149.969,19
<b>Total amounts paid to the issuer</b>	<b>135.824.059,55</b>	<b>27.325.909,64</b>	<b>163.149.969,19</b>

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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