

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-ott-21"/>
Relating to the Collection Period:	<input type="text" value="01-ott-21"/> <input type="text" value="31-ott-21"/>
Relating to the Interest Period:	<input type="text" value="28-ott-21"/> <input type="text" value="26-nov-21"/>
Payment Date:	<input type="text" value="29-nov-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	36.928.837,75	304.372,20	37.233.209,95	69.228,98	37.302.438,93
Performing receivables in arrears	1.388.586,09	44.546,98	1.433.133,07	10.087,94	1.443.221,01
Delinquent receivables	74.062,04	6.368,76	80.430,80	1.659,24	82.090,04
Collateral portfolio: Oustading Principal Due	38.391.485,88	355.287,94	38.746.773,82	80.976,16	38.827.749,98
Default receivables	234.399,99	2.379,77	236.779,76	713,25	237.493,01
Total portfolio	38.625.885,87	357.667,71	38.983.553,58	81.689,41	39.065.242,99

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	32	451.505,73
2	66	807.613,04
3	16	174.014,30
4	1	14.759,37
5	3	44.739,38
6	-	-
7	2	20.932,05
Total	120	1.513.563,87

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	1	9.232,14
Loans in "Sofferenza"				
Life damage	132	2.219.886,21	1	13.201,79
Job damage	200	3.475.702,52	2	34.432,98
Defaulted loans	345	5.915.138,78	4	56.866,91

	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	118	1.924.415,66	1	12.575,51	2	53.885,64
Job damage	67	1.304.661,64			113	1.790.125,40	20	380.915,48
Total defaulted	82	1.595.211,87	121	1.954.917,81	119	1.902.448,25	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	12	210.317,91	0,12%	6,00%	No
Loans in "Sofferenza"					
Life damage	125	2.122.108,41			
Job damage	198	3.345.932,70			
Total defaulted	335	5.678.359,02			

	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	111	1.826.637,86	1	12.575,51	2	53.885,64
Job damage	66	1.223.393,33			112	1.741.623,89	20	380.915,48
Total recoveries	81	1.513.943,56	113	1.847.907,87	118	1.853.946,74	23	462.560,85

COLLECTIONS

Collections during the monthly collection period	Aggregate Portfolio		Total
	Principal	Interest	
Instalments	588.282,40	115.402,19	703.684,59
Prepayments	3.637.818,66	14.078,78	3.651.897,44
Recoveries	19.991,43	114,83	20.106,26
Default interest/penalties			-
Payments under the transfer and servicing agreement			-
Payments under the warranty and indemnity agreement			-
Total proceeds	4.246.092,49	129.595,80	4.375.688,29
Receivables purchased by the originator	38.946,57	345,22	39.291,79
Total amounts paid to the issuer	4.285.039,06	129.941,02	4.414.980,08

SERVICING FEES

	% Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,45%	€ 19.600,12
Servicing fees on Default Receivables	1,22%	€ 245,30
Servicing fee for monitory activities	30.500,00	€ 2.541,67
Total servicing fees		€ 22.387,08

**COLLATERAL PORTFOLIO SCHEDULED AMORTISATION
PLAN**

Aggregate Portfolio		
Date	Principal instalment	Interest instalment
30/11/2021	586.219,37	107.738,57
31/12/2021	587.249,35	106.303,52
31/01/2022	589.691,75	104.915,70
28/02/2022	591.001,74	103.239,90
31/03/2022	592.683,41	101.573,82
30/04/2022	593.593,56	99.944,36
31/05/2022	594.639,02	98.317,43
30/06/2022	594.771,31	96.636,56
31/07/2022	595.547,74	94.960,41
31/08/2022	595.665,88	93.226,94
30/09/2022	597.605,86	91.549,18
31/10/2022	598.451,24	89.866,26
30/11/2022	598.020,01	88.177,13
31/12/2022	599.729,59	86.491,02
31/01/2023	601.362,03	84.801,43
28/02/2023	601.812,41	83.106,01
31/03/2023	602.514,43	81.409,75
30/04/2023	603.234,19	79.710,55
31/05/2023	604.317,48	78.038,63
30/06/2023	604.417,89	76.336,88
31/07/2023	603.919,43	74.632,53
31/08/2023	603.955,98	72.929,18
30/09/2023	604.906,57	71.226,64
31/10/2023	606.053,94	69.523,31
30/11/2023	606.209,00	67.814,52
31/12/2023	606.328,90	66.126,82
31/01/2024	608.012,14	64.418,37
29/02/2024	609.464,91	62.661,59
31/03/2024	610.168,75	61.001,61
30/04/2024	609.619,21	59.225,96
31/05/2024	609.636,74	57.508,08
30/06/2024	609.722,81	55.795,69
31/07/2024	607.808,01	54.123,17
31/08/2024	606.705,12	52.420,49
30/09/2024	605.961,41	50.711,35
31/10/2024	605.497,60	49.002,47
30/11/2024	605.861,09	47.287,54
31/12/2024	606.441,61	45.614,75
31/01/2025	607.767,74	43.863,92
28/02/2025	608.129,57	42.119,61
31/03/2025	607.084,91	40.406,01
30/04/2025	606.584,47	38.697,17
31/05/2025	606.242,45	36.988,12
30/06/2025	605.607,20	35.336,49
31/07/2025	602.702,75	33.663,63
31/08/2025	601.848,59	31.930,98
30/09/2025	601.062,55	30.236,54
31/10/2025	599.309,55	28.546,38
30/11/2025	599.774,96	26.861,43
31/12/2025	600.122,96	25.124,61
31/01/2026	597.531,51	23.461,55
28/02/2026	585.698,75	21.817,78
31/03/2026	576.314,39	20.197,94
30/04/2026	555.682,06	18.828,96
31/05/2026	529.218,85	17.325,61
30/06/2026	509.962,58	15.886,18
31/07/2026	486.879,11	14.635,12
31/08/2026	469.059,58	13.499,20
30/09/2026	459.155,11	12.801,43
31/10/2026	442.751,20	11.185,41
30/11/2026	425.990,03	9.731,19
31/12/2026	403.338,87	9.033,41
31/01/2027	387.069,26	7.873,82
28/02/2027	363.005,73	6.366,92
31/03/2027	340.585,13	5.293,68
30/04/2027	306.208,86	4.371,68
31/05/2027	278.595,15	3.476,23
30/06/2027	247.405,63	3.140,60
31/07/2027	206.083,85	2.670,01
31/08/2027	157.497,03	1.906,34
30/09/2027	111.112,35	1.471,98
31/10/2027	50.758,35	1.077,90
30/11/2027	5.710,55	889,02
31/12/2027	3.015,78	603,10
31/01/2028	2.275,75	451,59
29/02/2028	1.178,57	88,99
31/03/2028	1.182,76	85,76
30/04/2028	1.021,89	48,24
31/05/2028	831,39	44,87
30/06/2028	834,42	42,55
31/07/2028	837,46	40,21
31/08/2028	840,51	37,87

30/09/2028	843,57	35,52
31/10/2028	774,31	33,16
30/11/2028	560,86	31,00
31/12/2028	466,32	29,40
31/01/2029	190,60	28,07
29/02/2029	284,04	84,79
31/03/2029	285,13	83,95
30/04/2029	286,23	83,10
31/05/2029	287,33	82,26
30/06/2029	288,43	81,41
31/07/2029	289,56	80,55
31/08/2029	290,66	79,70
30/09/2029	291,77	78,84
31/10/2029	292,91	77,97
30/11/2029	294,04	77,10
31/12/2029	295,17	76,23
31/01/2030	296,31	75,36
29/02/2030	116,77	22,95
31/03/2030	117,27	22,56
30/04/2030	117,78	22,17
31/05/2030	118,29	21,78
30/06/2030	118,80	21,39
31/07/2030	119,32	20,99
31/08/2030	119,83	20,59
30/09/2030	120,35	20,20
31/10/2030	120,87	19,80
30/11/2030	121,40	19,39
31/12/2030	121,92	18,99
31/01/2031	122,45	18,58
29/02/2031	122,98	18,17
31/03/2031	123,51	17,76
30/04/2031	124,04	17,36
31/05/2031	124,59	16,94
30/06/2031	125,12	16,53
31/07/2031	125,67	16,11
31/08/2031	126,21	15,69
30/09/2031	126,76	15,27
31/10/2031	127,31	14,85
30/11/2031	127,86	14,43
31/12/2031	128,41	14,00
31/01/2032	128,97	13,57
29/02/2032	129,53	13,15
31/03/2032	130,09	12,71
30/04/2032	130,65	12,28
31/05/2032	131,23	11,84
30/06/2032	131,79	11,41
31/07/2032	132,37	10,96
31/08/2032	132,93	10,53
30/09/2032	82,60	10,09
31/10/2032	52,18	9,82
30/11/2032	52,41	9,64
31/12/2032	52,63	9,47
31/01/2033	52,87	9,29
28/02/2033	53,09	9,12
31/03/2033	53,32	8,94
30/04/2033	53,55	8,76
31/05/2033	53,79	8,58
30/06/2033	54,02	8,40
31/07/2033	54,25	8,23
31/08/2033	54,49	8,04
30/09/2033	54,72	7,86
31/10/2033	54,96	7,68
30/11/2033	55,20	7,50
31/12/2033	55,44	7,31
31/01/2034	55,68	7,13
28/02/2034	55,92	6,94
31/03/2034	56,16	6,76
30/04/2034	56,40	6,57
31/05/2034	56,65	6,38
30/06/2034	56,89	6,19
31/07/2034	57,14	6,00
31/08/2034	57,40	5,81
30/09/2034	57,64	5,62
31/10/2034	57,89	5,43
30/11/2034	58,14	5,24
31/12/2034	58,39	5,05
31/01/2035	58,65	4,85
28/02/2035	58,90	4,65
31/03/2035	59,16	4,46
30/04/2035	59,41	4,26
31/05/2035	59,67	4,06
30/06/2035	59,93	3,86
31/07/2035	60,19	3,66
31/08/2035	60,45	3,46
30/09/2035	60,71	3,26
31/10/2035	60,97	3,07
30/11/2035	61,24	2,86

31/12/2035	61,51	2,65
31/01/2036	61,77	2,45
28/02/2036	62,04	2,25
31/03/2036	62,30	2,04
30/04/2036	62,57	1,83
31/05/2036	62,84	1,63
30/06/2036	63,12	1,41
31/07/2036	63,39	1,20
31/08/2036	63,67	0,99
30/09/2036	63,94	0,78
31/10/2036	64,22	0,57
30/11/2036	64,49	0,36
31/12/2036	42,96	0,14
Total	38.625.885,87	3.572.442,10

DESCRIPTION OF AGGREGATE PORTFOLIO
BREAKDOWN BY OUTSTANDING

Aggregate Portfolio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
< 15.000	2.038	19.720.404,54	9.676,35
15.000 - 25.000	975	17.665.462,54	18.118,42
25.000 - 35.000	42	1.156.500,17	27.535,72
35.000 - 45.000	10	393.236,85	39.323,69
> 45.000	1	47.949,48	47.949,48

BREAKDOWN BY RESIDUAL LIFE

Aggregate Portfolio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
< 2	160	505.768,70	3.161,05
2 - 4	272	2.282.805,72	8.392,67
4 - 6	2.485	34.218.275,50	13.769,93
6 - 8	113	1.474.338,73	13.047,25
8 - 10	36	502.364,93	13.954,58

BREAKDOWN BY EMPLOYER'S REGION

Aggregate Portfolio			
Region	Number of loans	Outstanding Principal due	Average size
Northern Italy	1.814	22.556.560,91	12.434,71
Abruzzo	244	2.693.631,74	11.039,47
Emilia Romagna	110	1.483.587,65	13.487,16
Friuli Venezia Giulia	12	175.867,51	14.655,63
Lazio	387	5.305.388,12	13.709,01
Liguria	24	296.253,91	12.343,91
Lombardia	459	5.699.998,92	12.418,30
Marche	63	818.296,04	12.988,83
Piemonte	349	4.068.052,56	11.656,31
Toscana	60	743.069,39	12.384,49
Trentino Alto Adige	8	80.146,60	10.018,33
Umbria	25	298.239,96	11.929,60
Valle d'Aosta	13	169.435,76	13.033,52
Veneto	60	724.592,75	12.076,55
Southern Italy	1.252	16.426.992,67	13.120,60
Basilicata	11	188.882,98	17.171,18
Calabria	83	1.238.624,35	14.923,18
Campania	260	3.627.945,92	13.953,64
Molise	10	141.828,63	14.182,86
Puglia	274	3.242.605,48	11.834,33
Sardegna	44	599.272,07	13.619,82
Sicilia	570	7.387.833,24	12.961,11

BREAKDOWN BY TYPE OF LOAN

Aggregate Portfolio			
Category	Number of loans	Outstanding Principal due	Average size
CQS	1.290	18.405.340,53	14.267,71
CQP	1.327	14.774.938,47	11.134,09
DEL	449	5.803.274,58	12.924,89

BREAKDOWN OF DELINQUENT LOAN

Aggregate Portfolio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Performing	3.038	38.666.343,02	12.727,57
4	1	14.759,37	14.759,37
5	3	44.739,38	14.913,13
6	-	-	#DIV/0!
7	2	20.932,05	10.466,03

BREAKDOWN BY INSURANCE COMPANY (Life insurance)

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance Life S.p.A.	330	4.289.007,68	12.996,99
AXA France Vie S.a.	436	5.720.346,78	13.120,06
Metlife Europe Limited	7	63.205,39	9.029,34
Metlife Europe Limited Flat	2	58.799,97	29.399,99
HDI Assicurazioni S.p.A. Vita	248	3.620.829,61	14.600,12
Eurovita S.p.A.	127	1.194.417,67	9.404,86
Credit Life A.G.	908	10.233.767,67	11.270,67
Metlife (GAI)	817	11.651.451,66	14.261,26
Afi Esca S.A.	172	1.889.567,91	10.985,86
Aviva Life S.p.A.	19	262.159,24	13.797,85

BREAKDOWN BY INSURANCE COMPANY (Credit insurance)

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance S.p.A	326	4.262.128,60	13.074,01
HDI Assicurazioni S.p.A. Impiego	248	3.620.829,61	14.600,12
AXA France Iard S.a.	348	4.674.205,24	13.431,62
Great American International Insurance Ltd.	817	11.651.451,66	14.261,26

BREAKDOWN BY TYPE OF EMPLOYER

Aggregate Portfolio			
Administration	Number of loans	Outstanding Principal due	Average size
Public	1.062	15.828.631,92	14.904,55
Private	501	5.934.192,33	11.844,70
Pensioners (Public)	1.327	14.774.938,47	11.134,09
Parapublic (Public)	176	2.445.790,86	13.896,54

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	40	482.508,65	12.062,72
ATAC SPA - AGENZIA PER LA MOBI LITA'	16	270.775,39	16.923,46
COOP 25 GIUGNO ARL	17	246.018,70	14.471,69
AMA S.P.A	9	117.526,49	13.058,50
FIAT CHRYSLER FINANCE SPA	7	100.008,37	14.286,91
AEROPORTI DI ROMA SPA	4	71.456,39	17.864,10
ANAS SPA	3	65.172,07	21.724,02
WHIRLPOOL EMEA SPA	4	61.231,90	15.307,98
ASM PAVIA SPA	3	60.193,06	20.064,35
RAI-RADIOTELEVISIONE ITALIANA SPA	4	59.772,36	14.943,09

ADVANCES DURING THE MONTHLY COLLECTION PERIOD

	Aggregate Portfolio		Total
	Principal	Interest	
Installment and prepayment	4.246.092,49	129.595,80	4.375.688,29
Total amounts paid to the issuer	4.246.092,49	129.595,80	4.375.688,29

TOTAL ADVANCES

	Aggregate Portfolio		Total
	Principal	Interest	
Installment and prepayment	143.903.590,31	27.648.978,10	171.552.568,41
Total amounts paid to the issuer	143.903.590,31	27.648.978,10	171.552.568,41

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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