

FROM: ViViBanca S.p.A.  
TO: Eridano II SPV S.r.l.;  
BNP Paribas Securities Services, Milan branch;  
Securitisation Services S.p.A.  
Quinservizi S.p.A.



## ERIDANO II SPV S.r.l.

### SERVICER REPORT

Subservicer Report Date:	<input type="text" value="31-gen-21"/>
Relating to the Collection Period:	<input type="text" value="01-gen-21"/> <input type="text" value="31-gen-21"/>
Relating to the Interest Period:	<input type="text" value="28-gen-21"/> <input type="text" value="25-feb-21"/>
Payment Date:	<input type="text" value="26-feb-21"/>

**PORTFOLIO DESCRIPTION: Aggregate Portfolio**

<b>Outstanding Principal not yet due</b>	<b>Principal instalments due and unpaid</b>	<b>Outstanding Principal due</b>	<b>Unpaid interest instalment</b>	<b>Total (Principal + Interest)</b>
<b>(a)</b>	<b>(b)</b>	<b>(c)=(a)+(b)</b>	<b>(d)</b>	<b>(c)+(d)</b>

	<b>ViViBanca</b>				
Performing receivables not in arrears	321.956.528,23	1.418.058,56	323.374.586,79	753.511,36	324.128.098,15
Performing receivables in arrears	14.535.115,13	334.621,50	14.869.736,63	194.185,04	15.063.921,67
Delinquent receivables	737.191,13	52.487,13	789.678,26	26.389,78	816.068,04
<b>Collateral portfolio: Oustading Principal Due</b>	<b>337.228.834,49</b>	<b>1.805.167,19</b>	<b>339.034.001,68</b>	<b>974.086,18</b>	<b>340.008.087,86</b>
Unpaid First Instalment Receivables (> 120 days)			-		
Default receivables	190.620,30	4.134,43	194.754,73	2.956,53	197.711,26
<b>Total portfolio</b>	<b>337.419.454,79</b>	<b>1.809.301,62</b>	<b>339.228.756,41</b>	<b>977.042,71</b>	<b>340.205.799,12</b>

**ARREARS AND DELINQUENT RECEIVABLES: Aggregate Portfolio**

Number of instalments in arrears at the end of collection period	Total number of loans	Oustanding Principal Due	Cumulative outstanding principal sold	Delinquency ratio	Limits (calculated on two following SR)	Breach
1	781	11.714.225,97				
2	134	2.303.479,71				
3	54	852.030,95				
4	21	339.934,84	<b>421.631.845</b>	<b>0,19%</b>	<b>4,00%</b>	<b>No</b>
5	14	217.887,76				
6	5	75.176,15				
7	9	156.679,51				
<b>Total</b>	<b>1.018</b>	<b>15.659.414,89</b>				

**DEFAULTED RECEIVABLES: Aggregate Portfolio**

	Cumulative Number of Defaulted Loans	Cumulative Oustanding Principal of Defaulted Loans (e)	Number of Defaulted Loans in the current Collection Period	Oustanding Principal of Defaulted Loans in the current Collection Period	Cumulative outstanding principal sold	Cumulative gross default ratio	Class B Notes Interest Subordination Event	Breach	Limits	Breach
Overdue instalment > 8 Loans in "Sofferenza"										
Life damage	7	84.869,43	3	26.791,19						
Job damage	9	149.067,66	2	30.411,07						
<b>Defaulted loans</b>	<b>16</b>	<b>233.937,09</b>	<b>5</b>	<b>57.202,26</b>	<b>421.631.845</b>	<b>0,06%</b>	<b>7,00%</b>	<b>No</b>	<b>3,75%</b>	<b>No</b>

	<b>Public administration</b>		<b>Pensioners</b>		<b>Private companies</b>		<b>Parapublics companies</b>	
	Cumulative Number of Loans	Cumulative Oustanding Principal of Defaulted Loans	Cumulative Number of Loans	Cumulative Oustanding Principal of Defaulted Loans	Cumulative Number of Loans	Cumulative Oustanding Principal of Defaulted Loans	Cumulative Number of Loans	Cumulative Oustanding Principal of Defaulted Loans
Overdue instalment > 8 Loans in "Sofferenza"								
Life damage	1	16.377,02	6	68.492,41				
Job damage	2	42.893,56			5	53.699,90	2	52.474,20
<b>Total defaulted</b>	<b>3</b>	<b>59.270,58</b>	<b>6</b>	<b>68.492,41</b>	<b>5</b>	<b>53.699,90</b>	<b>2</b>	<b>52.474,20</b>

**RECOVERIES ON DEFULTED LOANS: Aggregate Portfolio**

Recoveries	Cumulative Number of Loans Recovered	Cumulative Oustanding Principal Recoveries (g)	Cumulative net default ratio	Limits	Cash Trapping Condition
Overdue instalment > 8 Loans in "Sofferenza"					
Life damage	4	23.131,81			
Job damage	7	16.050,55			
<b>Total defaulted</b>	<b>11</b>	<b>39.182,36</b>	<b>0,01%</b>	<b>4,00%</b>	<b>No</b>

	<b>Public administration</b>		<b>Pensioners</b>		<b>Private companies</b>		<b>Parapublics companies</b>	
	Cumulative Number of Loans Recovered	Cumulative Oustanding Principal Recoveries	Cumulative Number of Loans Recovered	Cumulative Oustanding Principal Recoveries	Cumulative Number of Loans Recovered	Cumulative Oustanding Principal Recoveries	Cumulative Number of Loans Recovered	Cumulative Oustanding Principal Recoveries
Overdue instalment > 8 Loans in "Sofferenza"								
Life damage	1	16.377,02	3	6.754,79				
Job damage	2	374,47			4	15.451,24	1	224,84
<b>Total recoveries</b>	<b>3</b>	<b>16.751,49</b>	<b>3</b>	<b>6.754,79</b>	<b>4</b>	<b>15.451,24</b>	<b>1</b>	<b>224,84</b>

**DESCRIPTION OF AGGREGATE PORTFOLIO TOTAL**

**BREAKDOWN BY OUTSTANDING**

Aggregate Portfolio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
< 15.000	8.790	88.311.951	10.046,87
15.000 - 25.000	8.268	162.146.926	19.611,38
25.000 - 35.000	2.533	72.043.973	28.442,15
35.000 - 45.000	284	10.940.743	38.523,74
> 45.000	113	5.785.163	51.196,13

**BREAKDOWN BY RESIDUAL LIFE**

Aggregate Portfolio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
< 2	127	523.455	4.121,70
2 - 4	971	7.299.509	7.517,52
4 - 6	2.324	26.071.154	11.218,22
6 - 8	7.204	122.568.429	17.013,94
8 - 10	9.362	182.766.210	19.522,13

**BREAKDOWN BY EMPLOYER'S REGION**

Aggregate Portfolio			
Region	Number of loans	Outstanding Principal due	Average size
<b>Northern Italy</b>	<b>18.170</b>	<b>303.126.291,93</b>	<b>16.682,79</b>
Emilia Romagna	538	8.071.080	15.002,01
Friuli Venezia Giulia	136	1.835.481	13.496,18
Lazio	13.682	232.962.795	17.026,95
Liguria	118	1.989.343	16.858,84
Lombardia	1.691	26.217.872	15.504,36
Marche	196	3.505.851	17.886,99
Piemonte	793	12.631.911	15.929,27
Toscana	308	5.255.429	17.063,08
Trentino Alto Adige	76	1.102.047	14.500,62
Umbria	79	1.206.686	15.274,50
Valle d'Aosta	16	275.621	17.226,29
Veneto	537	8.072.177	15.031,99
<b>Southern Italy</b>	<b>1.818</b>	<b>36.102.464,48</b>	<b>19.858,34</b>
Abruzzo	390	9.312.368	23.877,87
Basilicata	23	496.140	21.571,32
Calabria	98	1.839.374	18.769,13
Campania	242	4.108.711	16.978,15
Molise	7	146.558	20.936,86
Puglia	379	7.361.714	19.424,05
Sardegna	259	4.957.779	19.142,01
Sicilia	420	7.879.819	18.761,47

On which:

Aggregate Private and Parapublic	550	8.483.024,43	15.423,68
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**BREAKDOWN BY TYPE OF LOAN**

Aggregate Portfolio			
Category	Number of loans	Outstanding Principal due	Average size
CQS	8.248	148.596.588	18.016,08
CQP	10.221	161.558.076	15.806,48
DEL	1.519	29.074.092	19.140,28

**BREAKDOWN OF DELINQUENT LOAN**

Aggregate Portfolio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Performing	19.934	338.244.323,42	16.968,21
4	21	339.935	16.187,37
5	14	217.888	15.563,41
6	5	75.176	15.035,23
7	9	156.680	17.408,83

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

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance Life S.p.A.	2.610	44.493.336	17.047,26
AXA France Vie S.a.	2.021	31.827.018	15.748,15
Metlife Europe Limited	19	271.398	14.284,13
Metlife Europe Limited Flat	390	5.243.764	13.445,55
HDI Assicurazioni S.p.A. Vita	1.386	29.149.672	21.031,51
Credit Life A.G.	1.959	32.603.836	16.643,10
Cardif Assurance Vie S.A.	1.035	18.679.499	18.047,83
IPTIQ LIFE S.A.	76	1.546.202	20.344,76
Metlife (GAI)	3.198	57.892.711	18.102,79
Afi Esca S.A.	711	11.456.248	16.112,87
Aviva Life S.p.A.	6.583	106.065.071	16.111,97

On which:

Aggregate Credit Life & Afi Esca & Net	5.280	88.553.420,06	16.771,48
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**BREAKDOWN BY INSURANCE COMPANY (Credit insurance)**

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance S.p.A	2.387	40.613.583	17.014,49
HDI Assicurazioni S.p.A. Impiegato	1.385	29.129.839	21.032,37
AXA France Iard S.a.	1.321	21.259.511	16.093,50
Cardif	1.035	18.679.499	18.047,83
Great American International Insurance Ltd.	3.198	57.892.711	18.102,79
RHEINLAND VERSICHERUNG AG	448	10.144.491	22.643,95
N/a - Pensioner	10.214	161.509.122	15.812,52

**BREAKDOWN BY TYPE OF EMPLOYER**

Aggregate Portfolio			
Administration	Number of loans	Outstanding Principal due	Average size
Public	4.955	104.813.463	21.153,07
Private	4.080	58.691.962	14.385,28
Pensioners	10.221	161.558.076	15.806,48
Parapublic	732	14.165.255	19.351,44

On which:

Aggregate Private and Parapublic	4.812	72.857.217,25	15.140,74
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**THE FIRST FIFTY EMPLOYERS BY OUTSTANDING PRINCIPAL DUE (Total without Public and Pensioners)**

Aggregate Portfolio			
Employers number	Number of loans	Outstanding Principal due	Average size
The first	110	1.953.122	17.755,65
From the second to the tenth	272	5.206.024	19.139,79
From the eleventh to the fiftieth	393	6.698.189	17.043,74

## COLLECTIONS

Collections during the monthly collection period	Principal	Interest	Total
<b>Total</b>			
Instalments	2.409.874,63	1.490.233,67	3.900.108,30
Prepayments	1.973.409,84	7.572,43	1.980.982,27
Recoveries	23.469,95	156,60	23.626,55
Default interest/penalties			
Payments under the transfer and servicing agreement			
Payments under the warranty and indemnity agreement			
<b>Total proceeds</b>	<b>4.406.754,42</b>	<b>1.497.962,70</b>	<b>5.904.717,12</b>
Receivables purchased by the originator	80.450,91	1.259,41	81.710,32
<b>Total amounts paid to the issuer</b>	<b>4.487.205,33</b>	<b>1.499.222,11</b>	<b>5.986.427,44</b>

## SERVICING FEES AND EXPENSES

ViViBanca	Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,45%	19.463,62
Servicing fees on Default Receivables	1,22%	288,24
Servicing fee for monitory activities	30.500,00	2.541,67
<b>Total servicing fees</b>		<b>22.293,53</b>

MCELocam (Legion)	Servicing fees (VAT included)	Servicing fees
Servicing fee for subservicing activities (per loans)	0,89	
Number of loans	2.992	
<b>Total servicing fees (Floor 1.200)</b>		<b>2.664,68</b>

## OTHER INFORMATION

Receivables not all TAN	38.864.803,62
Receivables not all TAN ratio	11,46%
Accruals on the transferred portfolio that must be paid to the Originator	-
Future rediscount of the Additional paid by Class C	51.873.342,83

Quarterly competences of the Additional paid by Class C	-
Future rediscount of the Additional not paid (DPP)	22.061.157,92
Montly competences of the Additional that must be paid (DPP)	604.393,21

**COLLATERAL PORTFOGLIO SCHEDULED AMORTISATION  
PLAN: Aggregate Portfolio**

Date	Principal instalment	Interest instalment
28/02/2021	2.939.832,08	1.817.868,29
31/03/2021	2.957.043,14	1.803.053,41
30/04/2021	2.973.369,79	1.788.220,41
31/05/2021	2.989.062,29	1.772.333,11
30/06/2021	3.002.962,16	1.756.350,29
31/07/2021	3.018.903,27	1.740.459,13
31/08/2021	3.034.928,70	1.724.305,29
30/09/2021	3.050.807,96	1.708.058,18
31/10/2021	3.066.879,37	1.691.717,72
30/11/2021	3.081.810,96	1.675.278,77
31/12/2021	3.097.112,38	1.658.751,24
31/01/2022	3.113.000,41	1.642.156,94
28/02/2022	3.128.584,54	1.625.582,41
31/03/2022	3.143.772,88	1.608.726,33
30/04/2022	3.159.856,98	1.591.926,32
31/05/2022	3.176.280,89	1.574.940,96
30/06/2022	3.188.957,59	1.557.854,22
31/07/2022	3.204.853,11	1.540.694,47
31/08/2022	3.221.068,91	1.523.441,52
30/09/2022	3.235.062,80	1.506.088,92
31/10/2022	3.251.245,15	1.488.654,29
30/11/2022	3.265.481,28	1.471.140,32
31/12/2022	3.281.555,47	1.453.559,90
31/01/2023	3.296.451,39	1.435.847,32
28/02/2023	3.311.812,52	1.417.995,59
31/03/2023	3.327.802,33	1.400.102,60
30/04/2023	3.344.057,84	1.382.117,23
31/05/2023	3.358.469,49	1.364.034,28
30/06/2023	3.371.484,12	1.345.854,91
31/07/2023	3.385.692,32	1.327.593,45
31/08/2023	3.396.304,55	1.309.241,09
30/09/2023	3.409.315,35	1.290.864,53
31/10/2023	3.424.989,34	1.272.354,30
30/11/2023	3.436.204,29	1.253.777,71
31/12/2023	3.447.738,78	1.235.139,03
31/01/2024	3.458.117,65	1.216.427,37
29/02/2024	3.471.634,09	1.197.669,03
31/03/2024	3.481.898,10	1.178.822,56
30/04/2024	3.494.649,75	1.160.054,67
31/05/2024	3.503.316,43	1.140.948,17
30/06/2024	3.509.484,88	1.122.056,03
31/07/2024	3.516.007,23	1.103.001,62
31/08/2024	3.522.569,29	1.083.888,35
30/09/2024	3.525.763,79	1.064.840,81
31/10/2024	3.533.587,84	1.045.650,38
30/11/2024	3.537.540,89	1.026.483,18
31/12/2024	3.541.911,59	1.007.355,27
31/01/2025	3.544.133,54	988.152,04
28/02/2025	3.550.051,30	968.959,77
31/03/2025	3.553.241,15	949.736,81
30/04/2025	3.562.378,61	930.525,14
31/05/2025	3.566.715,83	911.222,43
30/06/2025	3.565.223,19	891.934,16
31/07/2025	3.562.968,17	872.673,80
31/08/2025	3.555.371,50	853.397,01
30/09/2025	3.560.501,74	834.288,45
31/10/2025	3.567.646,62	815.117,05
30/11/2025	3.569.466,84	795.906,04
31/12/2025	3.568.702,50	776.944,66
31/01/2026	3.566.188,34	757.604,32
28/02/2026	3.572.037,77	738.359,91
31/03/2026	3.572.029,48	719.307,19
30/04/2026	3.577.020,26	700.071,26
31/05/2026	3.577.727,91	681.011,08
30/06/2026	3.568.929,23	661.540,34
31/07/2026	3.563.958,79	642.473,58
31/08/2026	3.552.768,69	623.452,48
30/09/2026	3.547.926,52	604.512,97
31/10/2026	3.548.035,89	585.528,08
30/11/2026	3.537.298,94	566.674,52
31/12/2026	3.527.786,56	547.495,94
31/01/2027	3.507.558,86	528.682,52
28/02/2027	3.490.351,73	509.863,02
31/03/2027	3.474.935,30	491.146,55
30/04/2027	3.464.048,62	472.409,61
31/05/2027	3.449.627,18	453.781,67
30/06/2027	3.421.912,53	435.170,66
31/07/2027	3.391.411,32	417.264,62
31/08/2027	3.358.778,55	399.026,99
30/09/2027	3.332.919,23	380.866,28
31/10/2027	3.316.101,52	362.661,90
30/11/2027	3.296.627,72	345.101,29
31/12/2027	3.265.539,16	327.633,24

31/01/2028	3.240.459,60	310.065,54
29/02/2028	3.215.399,68	292.407,51
31/03/2028	3.196.326,15	275.058,97
30/04/2028	3.167.831,76	258.035,47
31/05/2028	3.107.302,96	241.668,31
30/06/2028	2.982.645,96	225.322,13
31/07/2028	2.906.692,95	209.148,85
31/08/2028	2.789.998,83	193.123,36
30/09/2028	2.696.977,60	177.686,52
31/10/2028	2.603.804,52	162.958,22
30/11/2028	2.465.337,44	149.070,86
31/12/2028	2.342.934,21	138.258,42
31/01/2029	2.216.660,01	125.104,05
28/02/2029	2.122.860,45	110.332,75
31/03/2029	2.029.376,92	98.778,75
30/04/2029	1.907.118,41	87.877,61
31/05/2029	1.779.329,08	77.036,32
30/06/2029	1.641.488,70	67.128,79
31/07/2029	1.518.491,06	58.283,72
31/08/2029	1.377.786,49	50.095,48
30/09/2029	1.265.730,27	42.384,06
31/10/2029	1.153.193,29	35.267,24
30/11/2029	1.018.486,61	28.972,06
31/12/2029	890.793,47	23.688,39
31/01/2030	754.033,29	18.636,53
28/02/2030	655.824,68	14.558,98
31/03/2030	539.915,28	10.753,54
30/04/2030	463.847,75	8.084,73
31/05/2030	401.737,86	5.600,37
30/06/2030	310.489,13	3.414,82
31/07/2030	190.178,87	1.790,65
31/08/2030	65.539,34	558,66
30/09/2030	3.705,12	38,72
<b>Total</b>	<b>337.419.454,79</b>	<b>94.144.969,69</b>



**ADVANCES : Aggregate Portfolio**

<b>Instalments and prepayments</b>	<b>Principal</b>	<b>Interest</b>	<b>Total</b>
During the monthly collection period	4.383.284,47	1.497.806,10	5.881.090,57
Cumulative from the first servicer report	27.859.852,49	12.177.216,69	40.037.069,18
<b>Total amounts paid to the issuer</b>	<b>32.243.136,96</b>	<b>13.675.022,79</b>	<b>45.918.159,75</b>

<b>Is the Aggregate Portfolio in line with schedule (pursuant to Transfer Agreement)?</b>	<b>Yes</b>
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**STATEMENT**

<b>Confirmation of net economic interest held by Originator (ViViBanca)</b>	<b>5,2996%</b>
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<b>The retention rule (Min 5%) is respected?</b>	<b>Yes</b>
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