

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:	30-set-21
Relating to the Collection Period:	01-set-21   30-set-21
Relating to the Interest Period:	28-set-21   27-ott-21
Payment Date:	28-ott-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	284.816.838,99	1.362.362,99	286.179.201,98	643.110,28	286.822.312,26
Performing receivables in arrears	8.350.965,92	204.357,81	8.555.323,73	104.592,40	8.659.916,13
Delinquent receivables	1.482.076,50	119.977,63	1.602.054,13	48.447,89	1.650.502,02
<b>Collateral portfolio: Oustading Principal Due</b>	<b>294.649.881,41</b>	<b>1.686.698,43</b>	<b>296.336.579,84</b>	<b>796.150,57</b>	<b>297.132.730,41</b>
Unpaid First Instalment Receivables (> 120 days)			-		
Default receivables	392.507,83	21.901,95	414.409,78	9.967,21	424.376,99
<b>Total portfolio</b>	<b>295.042.389,24</b>	<b>1.708.600,38</b>	<b>296.750.989,62</b>	<b>806.117,78</b>	<b>297.557.107,40</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	539	7.332.048,56				
2	90	1.223.275,17				
3	37	528.567,19				
4	18	274.605,62	<b>421.631.845</b>	<b>0,25%</b>	<b>4,00%</b>	<b>No</b>
5	17	248.185,36				
6	7	130.630,96				
7	26	420.065,00				
<b>Total</b>	<b>734</b>	<b>10.157.377,86</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	5	85.439,22								
Loans in "Sofferenza"										
Life damage	28	349.246,68	3	34.124,63						
Job damage	34	521.389,95	2	24.834,86						
<b>Defaulted loans</b>	<b>67</b>	<b>956.075,85</b>	<b>5</b>	<b>58.959,49</b>	<b>421.631.845</b>	<b>0,23%</b>	<b>7,00%</b>	<b>No</b>	<b>3,75%</b>	<b>No</b>

	Public administration		Pensioners		Private companies		Parapublics companies	
	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	1	25.157,75	2	38.327,06	2	21.954,41		
Loans in "Sofferenza"								
Life damage	1	16.377,02	27	332.869,66				
Job damage	6	103.343,57			24	324.941,72	4	93.104,66
<b>Total defaulted</b>	<b>8</b>	<b>144.878,34</b>	<b>29</b>	<b>371.196,72</b>	<b>26</b>	<b>346.896,13</b>	<b>4</b>	<b>93.104,66</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	5	23.451,09			
Loans in "Sofferenza"					
Life damage	22	238.270,44			
Job damage	27	279.944,54			
<b>Total defaulted</b>	<b>54</b>	<b>541.666,07</b>	<b>0,13%</b>	<b>4,00%</b>	<b>No</b>

	Public administration		Pensioners		Private companies		Parapublics companies	
	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	1	188,62	2	1.308,06	2	21.954,41		
Loans in "Sofferenza"								
Life damage	1	16.377,02	21	221.893,42				
Job damage	5	44.192,88			20	188.634,41	2	47.117,25
<b>Total recoveries</b>	<b>7</b>	<b>60.758,52</b>	<b>23</b>	<b>223.201,48</b>	<b>22</b>	<b>210.588,82</b>	<b>2</b>	<b>47.117,25</b>

**DESCRIPTION OF AGGREGATE PORTFOLIO TOTAL**

**BREAKDOWN BY OUTSTANDING**

Aggregate Portfolio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
< 15.000	8.855	87.176.207	9.844,86
15.000 - 25.000	7.639	148.383.579	19.424,48
25.000 - 35.000	1.776	50.246.707	28.292,06
35.000 - 45.000	186	7.238.189	38.914,99
> 45.000	75	3.706.309	49.417,45

**BREAKDOWN BY RESIDUAL LIFE**

Aggregate Portfolio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
< 2	239	806.780	3.375,65
2 - 4	1.101	7.941.988	7.213,43
4 - 6	2.280	25.817.289	11.323,37
6 - 8	9.401	157.177.184	16.719,20
8 - 10	5.510	105.007.749	19.057,67

**BREAKDOWN BY EMPLOYER'S REGION**

Aggregate Portfolio			
Region	Number of loans	Outstanding Principal due	Average size
<b>Northern Italy</b>	<b>16.883</b>	<b>265.918.080,26</b>	<b>15.750,64</b>
Emilia Romagna	477	6.916.568	14.500,14
Friuli Venezia Giulia	115	1.470.089	12.783,38
Lazio	12.904	206.508.571	16.003,45
Liguria	100	1.627.957	16.279,57
Lombardia	1.478	21.855.824	14.787,43
Marche	173	2.900.093	16.763,54
Piemonte	717	10.938.643	15.256,13
Toscana	290	4.635.791	15.985,48
Trentino Alto Adige	68	928.331	13.651,92
Umbria	73	1.060.326	14.525,01
Valle d'Aosta	17	286.020	16.824,70
Veneto	471	6.789.867	14.415,85
<b>Southern Italy</b>	<b>1.648</b>	<b>30.832.909,36</b>	<b>18.709,29</b>
Abruzzo	353	8.003.593	22.673,07
Basilicata	22	438.434	19.928,82
Calabria	82	1.444.515	17.616,04
Campania	219	3.533.430	16.134,39
Molise	6	128.651	21.441,78
Puglia	350	6.352.255	18.149,30
Sardegna	242	4.348.949	17.970,86
Sicilia	374	6.583.083	17.601,83

On which:

Aggregate Private and Parapublic	490	7.204.281,23	14.702,61
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**BREAKDOWN BY TYPE OF LOAN**

Aggregate Portfolio			
Category	Number of loans	Outstanding Principal due	Average size
CQS	7.435	127.692.253	17.174,48
CQP	9.690	143.924.145	14.852,85
DEL	1.406	25.134.591	17.876,66

**BREAKDOWN OF DELINQUENT LOAN**

Aggregate Portfolio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Performing	18.433	295.263.092,88	16.018,18
4	18	274.606	15.255,87
5	17	248.185	14.599,14
6	7	130.631	18.661,57
7	26	420.065	16.156,35

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

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance Life S.p.A.	2.368	38.678.787	16.333,95
AXA France Vie S.a.	1.718	25.033.061	14.571,05
Metlife Europe Limited	19	256.889	13.520,46
Metlife Europe Limited Flat	373	4.623.467	12.395,35
HDI Assicurazioni S.p.A. Vita	1.274	25.140.544	19.733,55
Credit Life A.G.	1.740	27.300.773	15.690,10
Cardif Assurance Vie S.A.	959	16.522.114	17.228,48
IPTIQ LIFE S.A.	74	1.434.805	19.389,25
Metlife (GAI)	2.970	51.050.717	17.188,79
Afi Esca S.A.	671	10.180.593	15.172,27
Aviva Life S.p.A.	6.365	96.529.241	15.165,63

On which:

Aggregate Credit Life & Afi Esca & Net	4.779	76.160.152,43	15.936,42
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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.	2.146	35.050.488	16.332,94
HDI Assicurazioni S.p.A. Impiegato	1.273	25.123.069	19.735,33
AXA France Iard S.a.	1.065	15.786.963	14.823,44
Cardif	959	16.522.114	17.228,48
Great American International Insurance Ltd.	2.970	51.050.717	17.188,79
RHEINLAND VERSICHERUNG AG	435	9.334.559	21.458,76
N/a - Pensioner	9.683	143.883.079	14.859,35

**BREAKDOWN BY TYPE OF EMPLOYER**

Aggregate Portfolio			
Administration	Number of loans	Outstanding Principal due	Average size
Public	4.588	91.127.315	19.862,10
Private	3.591	49.577.983	13.806,18
Pensioners	9.690	143.924.145	14.852,85
Parapublic	662	12.121.546	18.310,49

On which:

Aggregate Private and Parapublic	4.253	61.699.528,94	14.507,30
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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	97	1.628.016	16.783,67
From the second to the tenth	247	4.560.082	18.461,87
From the eleventh to the fiftieth	393	6.494.817	16.526,25

## COLLECTIONS

Collections during the monthly collection period	Principal	Interest	Total
<b>Total</b>			
Instalments	2.911.601,36	1.812.156,09	4.723.757,45
Prepayments	3.432.370,19	78.990,62	3.511.360,81
Recoveries	61.400,56	936,42	62.336,98
Default interest/penalties			
Payments under the transfer and servicing agreement			
Payments under the warranty and indemnity agreement			
<b>Total proceeds</b>	<b>6.405.372,11</b>	<b>1.892.083,13</b>	<b>8.297.455,24</b>
Receivables purchased by the originator			-
<b>Total amounts paid to the issuer</b>	<b>6.405.372,11</b>	<b>1.892.083,13</b>	<b>8.297.455,24</b>

## SERVICING FEES AND EXPENSES

ViViBanca	Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,45%	24.211,84
Servicing fees on Default Receivables	1,22%	757,01
Servicing fee for monitory activities	30.500,00	2.541,67
<b>Total servicing fees</b>		<b>27.510,52</b>

MCELocam (Legion)	Servicing fees (VAT included)	Servicing fees
Servicing fee for subservicing activities (per loans)	0,89	
Number of loans	2.418	
<b>Total servicing fees (Floor 1.200)</b>		<b>2.153,47</b>

## OTHER INFORMATION

Receivables not all TAN	29.775.716,87
Receivables not all TAN ratio	10,03%
Accruals on the transferred portfolio that must be paid to the Originator	-
Future rediscount of the Additional paid by Class C	40.756.384,27

<b>Quarterly competences of the Additional paid by Class C</b>	<b>3.613.412,35</b>
<b>Future rediscount of the Additional not paid (DPP)</b>	<b>17.805.801,94</b>
<b>Montly competences of the Additional that must be paid (DPP)</b>	<b>506.352,38</b>

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

Date	Principal instalment	Interest instalment
31/10/2021	2.830.643,65	1.580.830,23
30/11/2021	2.846.580,14	1.566.130,69
31/12/2021	2.861.588,05	1.551.295,65
31/01/2022	2.877.246,10	1.536.789,50
28/02/2022	2.890.823,35	1.521.504,65
31/03/2022	2.905.473,93	1.506.268,57
30/04/2022	2.920.344,94	1.490.832,94
31/05/2022	2.935.698,06	1.475.288,77
30/06/2022	2.948.328,69	1.459.584,37
31/07/2022	2.963.238,94	1.443.931,62
31/08/2022	2.978.343,35	1.428.066,35
30/09/2022	2.991.394,52	1.412.109,90
31/10/2022	3.005.915,11	1.396.076,08
30/11/2022	3.020.156,10	1.379.975,08
31/12/2022	3.035.019,49	1.363.809,02
31/01/2023	3.048.349,96	1.347.517,57
28/02/2023	3.061.760,60	1.331.098,86
31/03/2023	3.076.202,05	1.314.651,62
30/04/2023	3.090.916,50	1.298.120,57
31/05/2023	3.104.839,64	1.281.573,12
30/06/2023	3.116.532,68	1.264.863,03
31/07/2023	3.129.894,72	1.248.080,18
31/08/2023	3.140.489,10	1.231.213,83
30/09/2023	3.153.119,07	1.214.289,23
31/10/2023	3.167.419,97	1.197.296,10
30/11/2023	3.178.389,67	1.180.215,59
31/12/2023	3.190.059,78	1.163.072,31
31/01/2024	3.200.054,07	1.145.856,57
29/02/2024	3.212.641,58	1.128.593,86
31/03/2024	3.223.396,28	1.111.251,91
30/04/2024	3.236.639,26	1.093.930,33
31/05/2024	3.245.347,75	1.076.373,90
30/06/2024	3.252.634,60	1.058.973,04
31/07/2024	3.260.883,78	1.041.409,20
31/08/2024	3.268.389,00	1.023.772,77
30/09/2024	3.274.315,09	1.006.194,86
31/10/2024	3.283.611,75	988.454,99
30/11/2024	3.289.832,75	970.728,92
31/12/2024	3.296.480,85	953.020,03
31/01/2025	3.302.490,85	935.265,59
28/02/2025	3.311.384,51	917.458,39
31/03/2025	3.317.219,76	899.595,98
30/04/2025	3.327.094,53	881.718,59
31/05/2025	3.333.322,96	863.719,15
30/06/2025	3.332.549,35	845.750,86
31/07/2025	3.333.032,29	827.803,85
31/08/2025	3.329.714,78	809.835,83
30/09/2025	3.336.173,92	792.052,23
31/10/2025	3.343.868,73	774.135,67
30/11/2025	3.346.288,93	756.183,12
31/12/2025	3.345.009,64	738.463,52
31/01/2026	3.342.814,74	720.376,46
28/02/2026	3.348.951,53	702.329,23
31/03/2026	3.348.967,55	684.693,97
30/04/2026	3.353.903,84	666.601,07
31/05/2026	3.356.652,32	648.783,56
30/06/2026	3.349.344,21	630.554,09
31/07/2026	3.345.865,35	612.639,52
31/08/2026	3.336.421,53	594.731,67
30/09/2026	3.333.255,54	577.004,92
31/10/2026	3.334.671,09	559.213,10
30/11/2026	3.327.402,29	541.552,05
31/12/2026	3.323.546,00	523.525,03
31/01/2027	3.319.484,06	505.908,79
28/02/2027	3.317.264,49	488.205,40
31/03/2027	3.311.591,17	470.742,76
30/04/2027	3.311.787,70	453.073,76
31/05/2027	3.309.491,56	435.581,88
30/06/2027	3.297.487,29	417.835,18
31/07/2027	3.280.529,91	400.594,65
31/08/2027	3.251.174,09	383.052,09
30/09/2027	3.226.113,51	365.539,35
31/10/2027	3.210.106,45	348.077,85
30/11/2027	3.191.546,15	331.183,39
31/12/2027	3.162.055,59	314.525,23
31/01/2028	3.136.969,96	297.666,19
29/02/2028	3.114.572,84	280.737,25
31/03/2028	3.095.497,01	264.083,94
30/04/2028	3.068.109,24	247.747,92
31/05/2028	3.008.650,37	232.121,23
30/06/2028	2.887.223,32	216.511,42
31/07/2028	2.812.658,02	201.068,21
31/08/2028	2.699.165,79	185.608,40

30/09/2028	2.609.980,64	171.065,54
31/10/2028	2.519.385,94	157.002,80
30/11/2028	2.385.502,22	143.678,59
31/12/2028	2.267.765,41	133.213,70
31/01/2029	2.145.673,43	120.918,04
28/02/2029	2.057.623,97	107.112,77
31/03/2029	1.968.024,48	96.218,77
30/04/2029	1.848.099,03	85.528,82
31/05/2029	1.725.381,82	75.183,22
30/06/2029	1.593.053,99	65.868,86
31/07/2029	1.473.483,78	57.043,48
31/08/2029	1.337.164,37	48.944,00
30/09/2029	1.230.360,43	41.660,04
31/10/2029	1.122.494,96	34.723,68
30/11/2029	991.284,60	28.443,63
31/12/2029	867.335,71	23.414,81
31/01/2030	734.838,09	18.337,43
28/02/2030	639.284,27	14.395,59
31/03/2030	527.839,55	10.894,13
30/04/2030	453.570,40	8.043,16
31/05/2030	392.665,56	5.629,17
30/06/2030	303.902,96	3.509,51
31/07/2030	187.088,44	1.934,30
31/08/2030	66.123,38	791,79
30/09/2030	4.634,88	70,76
31/10/2030	670,29	28,16
31/11/2030	517,11	23,33
31/12/2030	519,78	20,68
31/01/2031	522,46	18,02
28/02/2031	525,14	15,36
31/03/2031	527,85	12,67
30/04/2031	530,58	9,97
31/05/2031	533,31	7,26
30/06/2031	499,66	4,54
31/07/2031	446,04	126,18
31/08/2031	115,01	0,61
<b>Total</b>	<b>295.042.389,24</b>	<b>75.580.791,57</b>



**ADVANCES : Aggregate Portfolio**

<b>Instalments and prepayments</b>	<b>Principal</b>	<b>Interest</b>	<b>Total</b>
During the monthly collection period	6.343.971,55	1.891.146,71	8.235.118,26
Cumulative from the first servicer report	58.870.116,33	23.270.622,93	82.140.739,26
<b>Total amounts paid to the issuer</b>	<b>65.214.087,88</b>	<b>25.161.769,64</b>	<b>90.375.857,52</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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