

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-giu-22
Relating to the Collection Period:	01-giu-22   30-giu-22
Relating to the Interest Period:	28-giu-22   27-lug-22
Payment Date:	28-lug-22

**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	230.348.045,40	1.234.109,19	231.582.154,59	510.528,17	232.092.682,76
Performing receivables in arrears	10.460.530,24	315.272,27	10.775.802,51	141.292,87	10.917.095,38
Delinquent receivables	1.493.219,28	194.007,77	1.687.227,05	69.079,00	1.756.306,05
<b>Collateral portfolio: Oustading Principal Due</b>	<b>242.301.794,92</b>	<b>1.743.389,23</b>	<b>244.045.184,15</b>	<b>720.900,04</b>	<b>244.766.084,19</b>
Unpaid First Instalment Receivables (> 120 days)			-		
Default receivables	565.290,08	42.432,63	607.722,71	22.190,47	629.913,18
<b>Total portfolio</b>	<b>242.867.085,00</b>	<b>1.785.821,86</b>	<b>244.652.906,86</b>	<b>743.090,51</b>	<b>245.395.997,37</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	670	8.736.088,85				
2	106	1.445.118,69				
3	42	594.594,97				
4	35	516.634,69	<b>421.631.845</b>	<b>0,40%</b>	<b>4,00%</b>	<b>No</b>
5	16	204.327,80				
6	17	265.304,63				
7	47	700.959,93				
<b>Total</b>	<b>933</b>	<b>12.463.029,56</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	7	107.505,87								
Loans in "Sofferenza"										
Life damage	52	606.631,55	2	24.943,75						
Job damage	66	967.912,96	3	34.798,54						
<b>Defaulted loans</b>	<b>125</b>	<b>1.682.050,38</b>	<b>5</b>	<b>59.742,29</b>	<b>421.631.845</b>	<b>0,40%</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	4	60.393,71	2	21.954,41		
Loans in "Sofferenza"								
Life damage	1	16.377,02	51	590.254,53				
Job damage	16	256.378,78			41	532.415,54	9	179.118,64
<b>Total defaulted</b>	<b>18</b>	<b>297.913,55</b>	<b>55</b>	<b>650.648,24</b>	<b>43</b>	<b>554.369,95</b>	<b>9</b>	<b>179.118,64</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	4	24.960,19			
Loans in "Sofferenza"					
Life damage	46	505.444,61			
Job damage	58	543.922,87			
<b>Total defaulted</b>	<b>108</b>	<b>1.074.327,67</b>	<b>0,25%</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			2	3.005,78	2	21.954,41		
Loans in "Sofferenza"								
Life damage	1	16.377,02	45	489.067,60				
Job damage	14	136.852,09			37	305.734,76	7	101.336,02
<b>Total recoveries</b>	<b>15</b>	<b>153.229,11</b>	<b>47</b>	<b>492.073,38</b>	<b>39</b>	<b>327.689,17</b>	<b>7</b>	<b>101.336,02</b>

**DESCRIPTION OF AGGREGATE PORTFOLIO TOTAL**

**BREAKDOWN BY OUTSTANDING**

Aggregate Portfolio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
< 15.000	8.698	84.110.957	9.670,15
15.000 - 25.000	6.433	123.238.334	19.157,21
25.000 - 35.000	1.092	30.635.839	28.054,80
35.000 - 45.000	129	5.050.017	39.147,42
> 45.000	33	1.617.760	49.023,04

**BREAKDOWN BY RESIDUAL LIFE**

Aggregate Portfolio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
< 2	393	1.238.185	3.150,60
2 - 4	1.142	8.122.748	7.112,74
4 - 6	2.407	29.199.947	12.131,26
6 - 8	10.896	177.478.577	16.288,42
8 - 10	1.547	28.613.449	18.496,09

**BREAKDOWN BY EMPLOYER'S REGION**

Aggregate Portfolio			
Region	Number of loans	Outstanding Principal due	Average size
<b>Northern Italy</b>	<b>15.022</b>	<b>220.774.789,30</b>	<b>14.696,76</b>
Emilia Romagna	399	5.531.587	13.863,63
Friuli Venezia Giulia	97	1.179.787	12.162,76
Lazio	11.669	173.200.924	14.842,82
Liguria	85	1.315.341	15.474,60
Lombardia	1.226	17.274.571	14.090,19
Marche	143	2.270.229	15.875,72
Piemonte	605	8.723.317	14.418,71
Toscana	256	3.899.289	15.231,60
Trentino Alto Adige	58	753.710	12.994,99
Umbria	62	844.202	13.616,17
Valle d'Aosta	12	194.758	16.229,86
Veneto	410	5.587.075	13.627,01
<b>Southern Italy</b>	<b>1.362</b>	<b>23.877.455,35</b>	<b>17.531,17</b>
Abruzzo	319	6.730.596	21.099,05
Basilicata	17	334.990	19.705,31
Calabria	60	923.149	15.385,82
Campania	174	2.692.518	15.474,24
Molise	5	104.550	20.910,04
Puglia	287	4.897.485	17.064,41
Sardegna	209	3.448.870	16.501,77
Sicilia	291	4.745.298	16.306,86

On which:

Aggregate Private and Parapublic	466	6.721.921,77	14.424,72
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**BREAKDOWN BY TYPE OF LOAN**

Aggregate Portfolio			
Category	Number of loans	Outstanding Principal due	Average size
CQS	6.344	102.762.161	16.198,32
CQP	8.833	121.814.176	13.790,80
DEL	1.208	20.076.569	16.619,68

**BREAKDOWN OF DELINQUENT LOAN**

Aggregate Portfolio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Performing	16.224	242.357.957,10	14.938,24
4	35	516.635	14.760,99
5	16	204.328	12.770,49
6	17	265.305	15.606,15
7	47	700.960	14.914,04

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

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance Life S.p.A.	2.035	31.308.125	15.384,83
AXA France Vie S.a.	1.337	17.901.939	13.389,63
Metlife Europe Limited	16	195.508	12.219,23
Metlife Europe Limited Flat	263	2.866.862	10.900,62
HDI Assicurazioni S.p.A. Vita	1.102	20.184.408	18.316,16
Credit Life A.G.	1.499	21.654.924	14.446,25
Cardif Assurance Vie S.A.	814	13.331.932	16.378,30
IPTIQ LIFE S.A.	72	1.304.298	18.115,25
Metlife (GAI)	2.605	42.162.526	16.185,23
Afi Esca S.A.	626	8.812.921	14.078,15
Aviva Life S.p.A.	6.013	84.929.465	14.124,31

On which:

Aggregate Credit Life & Afi Esca & Net	4.160	61.775.969,09	14.849,99
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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	1.818	28.008.972	15.406,48
HDI Assicurazioni S.p.A. Impiegato	1.101	20.169.669	18.319,41
AXA France Iard S.a.	800	10.823.747	13.529,68
Cardif	814	13.331.932	16.378,30
Great American International Insurance Ltd.	2.605	42.162.526	16.185,23
RHEINLAND VERSICHERUNG AG	419	8.352.414	19.934,16
N/a - Pensioner	8.828	121.803.647	13.797,42

**BREAKDOWN BY TYPE OF EMPLOYER**

Aggregate Portfolio			
Administration	Number of loans	Outstanding Principal due	Average size
Public	4.008	74.045.248	18.474,36
Private	2.982	39.326.648	13.188,01
Pensioners	8.833	121.814.176	13.790,80
Parapublic	562	9.466.834	16.844,90

On which:

Aggregate Private and Parapublic	3.544	48.793.482,55	13.767,91
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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	80	1.235.738	15.446,73
From the second to the tenth	208	3.672.624	17.656,85
From the eleventh to the fiftieth	291	4.547.887	15.628,48

## COLLECTIONS

Collections during the monthly collection period	Principal	Interest	Total
<b>Total</b>			
Instalments	2.582.541,22	1.270.781,52	3.853.322,74
Prepayments	4.840.161,26	22.658,89	4.862.820,15
Recoveries	32.987,12	550,65	33.537,77
Default interest/penalties			
Payments under the transfer and servicing agreement			
Payments under the warranty and indemnity agreement			
<b>Total proceeds</b>	<b>7.455.689,60</b>	<b>1.293.991,06</b>	<b>8.749.680,66</b>
Receivables purchased by the originator			-
<b>Total amounts paid to the issuer</b>	<b>7.455.689,60</b>	<b>1.293.991,06</b>	<b>8.749.680,66</b>

## SERVICING FEES AND EXPENSES

ViViBanca	Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,45%	32.089,40
Servicing fees on Default Receivables	1,22%	410,27
Servicing fee for monitory activities	30.500,00	2.541,67
<b>Total servicing fees</b>		<b>35.041,34</b>

MCELocam (Legion)	Servicing fees (VAT included)	Servicing fees
Servicing fee for subservicing activities (per loans)	0,89	
Number of loans	1.715	
<b>Total servicing fees (Floor 1.200)</b>		<b>1.527,38</b>

## OTHER INFORMATION

Receivables not all TAN	18.493.458,89
Receivables not all TAN ratio	7,56%
Accruals on the transferred portfolio that must be paid to the Originator	-
Future rediscount of the Additional paid by Class C	30.774.192,23

<b>Quarterly competences of the Additional paid by Class C</b>	<b>3.088.507,20</b>
<b>Future rediscount of the Additional not paid (DPP)</b>	<b>13.669.195,29</b>
<b>Montly competences of the Additional that must be paid (DPP)</b>	<b>430.582,20</b>

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

Date	Principal instalment	Interest instalment
31/07/2022	2.608.377,55	1.295.508,59
31/08/2022	2.621.787,41	1.281.966,08
30/09/2022	2.634.458,59	1.268.807,63
31/10/2022	2.646.667,68	1.254.740,15
30/11/2022	2.658.833,71	1.240.731,12
31/12/2022	2.671.527,69	1.226.572,53
31/01/2023	2.683.320,44	1.212.534,31
28/02/2023	2.695.090,76	1.198.204,62
31/03/2023	2.707.475,73	1.183.799,79
30/04/2023	2.720.248,13	1.169.322,75
31/05/2023	2.732.647,59	1.154.857,76
30/06/2023	2.742.525,09	1.140.225,65
31/07/2023	2.754.289,27	1.125.562,62
31/08/2023	2.762.968,21	1.110.546,25
30/09/2023	2.774.266,97	1.095.969,79
31/10/2023	2.787.506,58	1.081.177,38
30/11/2023	2.796.472,43	1.066.221,42
31/12/2023	2.806.952,08	1.051.219,07
31/01/2024	2.815.940,40	1.036.151,41
29/02/2024	2.827.044,89	1.021.040,49
31/03/2024	2.836.152,41	1.005.859,02
30/04/2024	2.848.644,69	990.753,92
31/05/2024	2.857.961,19	975.374,40
30/06/2024	2.865.582,28	960.144,85
31/07/2024	2.873.619,88	944.711,65
31/08/2024	2.879.742,34	929.051,21
30/09/2024	2.886.158,77	913.972,14
31/10/2024	2.895.602,32	898.293,06
30/11/2024	2.901.940,22	882.847,88
31/12/2024	2.908.648,65	867.212,87
31/01/2025	2.915.083,34	851.630,37
28/02/2025	2.924.019,56	835.988,98
31/03/2025	2.931.356,65	820.300,51
30/04/2025	2.940.892,22	804.581,25
31/05/2025	2.946.776,88	788.773,89
30/06/2025	2.948.866,98	772.968,62
31/07/2025	2.952.515,29	757.160,45
31/08/2025	2.951.475,97	741.161,67
30/09/2025	2.959.078,20	725.636,70
31/10/2025	2.968.185,06	709.806,89
30/11/2025	2.973.663,52	693.932,45
31/12/2025	2.975.955,78	678.176,78
31/01/2026	2.976.594,75	662.122,90
28/02/2026	2.983.210,93	646.169,64
31/03/2026	2.985.586,58	630.355,84
30/04/2026	2.991.768,83	614.345,21
31/05/2026	2.997.046,21	598.653,83
30/06/2026	2.993.774,81	582.469,45
31/07/2026	2.993.874,02	566.442,05
31/08/2026	2.986.049,29	550.198,35
30/09/2026	2.985.895,17	534.484,56
31/10/2026	2.988.252,40	518.737,44
30/11/2026	2.984.479,52	502.975,15
31/12/2026	2.980.939,73	486.837,93
31/01/2027	2.981.021,96	471.092,67
28/02/2027	2.981.192,92	455.194,06
31/03/2027	2.979.454,36	439.438,28
30/04/2027	2.980.962,56	423.574,71
31/05/2027	2.982.248,12	408.074,38
30/06/2027	2.974.500,21	392.266,77
31/07/2027	2.964.510,08	376.664,20
31/08/2027	2.952.261,09	360.819,56
30/09/2027	2.945.308,85	345.054,43
31/10/2027	2.943.519,76	329.058,44
30/11/2027	2.936.265,23	313.577,31
31/12/2027	2.929.796,65	297.974,71
31/01/2028	2.922.887,41	282.637,49
29/02/2028	2.920.973,37	267.079,02
31/03/2028	2.918.012,21	251.498,92
30/04/2028	2.907.424,35	236.062,18
31/05/2028	2.872.454,23	221.369,00
30/06/2028	2.768.636,37	206.424,07
31/07/2028	2.698.462,42	191.725,31
31/08/2028	2.590.631,07	177.265,80
30/09/2028	2.504.288,12	163.592,74
31/10/2028	2.416.223,64	150.034,09
30/11/2028	2.288.862,19	137.892,20
31/12/2028	2.176.121,82	127.742,80
31/01/2029	2.057.800,47	116.403,25
28/02/2029	1.975.180,58	103.255,56
31/03/2029	1.888.498,07	92.657,23
30/04/2029	1.775.948,26	82.468,14
31/05/2029	1.661.243,67	72.778,18

30/06/2029	1.535.303,35	63.981,41
31/07/2029	1.419.407,64	55.534,83
31/08/2029	1.287.716,32	47.391,03
30/09/2029	1.185.365,63	40.142,37
31/10/2029	1.081.440,25	33.611,07
30/11/2029	954.416,03	27.393,62
31/12/2029	835.116,31	22.594,85
31/01/2030	709.028,37	17.955,64
28/02/2030	617.902,07	14.180,56
31/03/2030	511.191,85	10.685,39
30/04/2030	439.320,15	7.922,85
31/05/2030	380.728,04	5.596,75
30/06/2030	295.881,55	3.557,46
31/07/2030	183.213,57	1.959,27
31/08/2030	67.731,93	867,58
30/09/2030	7.368,96	265,85
31/10/2030	3.458,66	214,49
31/11/2030	2.411,14	197,39
31/12/2030	2.421,83	186,84
31/01/2031	2.350,90	176,23
28/02/2031	2.107,02	165,99
31/03/2031	2.115,42	157,68
30/04/2031	1.653,40	35,37
31/05/2031	1.660,55	28,31
30/06/2031	1.191,34	21,18
31/07/2031	1.023,76	139,33
31/08/2031	695,73	12,29
30/09/2031	583,28	9,41
31/10/20301	585,58	7,14
31/11/2031	587,89	4,86
31/12/2031	409,18	2,56
31/01/2032	211,61	0,86
<b>Total</b>	<b>242.867.085,00</b>	<b>56.505.967,30</b>



**ADVANCES : Aggregate Portfolio**

<b>Instalments and prepayments</b>	<b>Principal</b>	<b>Interest</b>	<b>Total</b>
During the monthly collection period	7.422.702,48	1.293.440,41	8.716.142,89
Cumulative from the first servicer report	109.751.759,47	38.288.510,48	148.040.269,95
<b>Total amounts paid to the issuer</b>	<b>117.174.461,95</b>	<b>39.581.950,89</b>	<b>156.756.412,84</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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