

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:	31-gen-22
Relating to the Collection Period:	01-gen-22 31-gen-22
Relating to the Interest Period:	28-gen-22 25-feb-22
Payment Date:	28-feb-22

PORTFOLIO DESCRIPTION: 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)	(c)+(d)

	ViViBanca				
Performing receivables not in arrears	263.286.339,21	1.328.032,44	264.614.371,65	590.165,87	265.204.537,52
Performing receivables in arrears	10.275.234,55	281.085,97	10.556.320,52	132.058,06	10.688.378,58
Delinquent receivables	1.277.619,03	143.714,49	1.421.333,52	55.878,00	1.477.211,52
Collateral portfolio: Oustading Principal Due	274.839.192,79	1.752.832,90	276.592.025,69	778.101,93	277.370.127,62
Unpaid First Instalment Receivables (> 120 days)			-		
Default receivables	476.461,55	27.741,03	504.202,58	12.353,37	516.555,95
Total portfolio	275.315.654,34	1.780.573,93	277.096.228,27	790.455,30	277.886.683,57

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	624	8.562.773,41				
2	99	1.228.213,22				
3	52	765.333,89				
4	26	344.484,32	421.631.845	0,34%	4,00%	No
5	18	292.605,81				
6	10	159.984,52				
7	39	624.258,87				
Total	868	11.977.654,04				

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	6	92.588,02								
Loans in "Sofferenza"										
Life damage	38	452.153,27	3	31.526,45						
Job damage	46	682.540,76	4	72.076,83						
Defaulted loans	90	1.227.282,05	7	103.603,28	421.631.845	0,29%	7,00%	No	3,75%	No

	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	3	45.475,86	2	21.954,41		
Loans in "Sofferenza"								
Life damage	1	16.377,02	37	435.776,25				
Job damage	10	173.343,53			30	384.313,01	6	124.884,22
Total defaulted	12	214.878,30	40	481.252,11	32	406.267,42	6	124.884,22

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	24.007,02			
Loans in "Sofferenza"					
Life damage	33	364.442,80			
Job damage	39	334.629,65			
Total defaulted	76	723.079,47	0,17%	4,00%	No

	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	2.052,61	2	21.954,41		
Loans in "Sofferenza"								
Life damage	1	16.377,02	32	348.065,78				
Job damage	6	47.091,70			29	239.773,91	4	47.764,04
Total recoveries	7	63.468,72	34	350.118,39	31	261.728,32	4	47.764,04

DESCRIPTION OF AGGREGATE PORTFOLIO TOTAL

BREAKDOWN BY OUTSTANDING

Aggregate Portfolio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
< 15.000	8.948	87.204.945	9.745,75
15.000 - 25.000	7.251	139.979.834	19.304,90
25.000 - 35.000	1.452	40.956.979	28.207,29
35.000 - 45.000	164	6.431.540	39.216,71
> 45.000	51	2.522.930	49.469,22

BREAKDOWN BY RESIDUAL LIFE

Aggregate Portfolio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
< 2	325	1.045.389	3.216,58
2 - 4	1.146	8.273.604	7.219,55
4 - 6	2.309	26.546.617	11.497,02
6 - 8	10.657	176.971.629	16.606,14
8 - 10	3.429	64.258.990	18.739,86

BREAKDOWN BY EMPLOYER'S REGION

Aggregate Portfolio			
Region	Number of loans	Outstanding Principal due	Average size
Northern Italy	16.304	248.741.273,00	15.256,46
Emilia Romagna	450	6.362.850	14.139,67
Friuli Venezia Giulia	109	1.361.860	12.494,13
Lazio	12.547	194.051.685	15.465,98
Liguria	96	1.537.734	16.018,06
Lombardia	1.393	20.095.915	14.426,36
Marche	162	2.667.344	16.465,08
Piemonte	675	9.995.196	14.807,70
Toscana	279	4.333.161	15.531,04
Trentino Alto Adige	64	852.441	13.319,40
Umbria	70	983.504	14.050,06
Valle d'Aosta	14	245.229	17.516,37
Veneto	445	6.254.355	14.054,73
Southern Italy	1.562	28.354.955,27	18.152,98
Abruzzo	345	7.546.348	21.873,47
Basilicata	21	414.717	19.748,41
Calabria	74	1.247.365	16.856,28
Campania	205	3.227.055	15.741,73
Molise	5	110.425	22.084,92
Puglia	333	5.878.578	17.653,39
Sardegna	231	4.052.273	17.542,31
Sicilia	348	5.878.196	16.891,37

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	7.086	118.263.778	16.689,78
CQP	9.438	135.657.881	14.373,58
DEL	1.342	23.174.569	17.268,68

BREAKDOWN OF DELINQUENT LOAN

Aggregate Portfolio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Performing	17.733	275.170.692,17	15.517,44
4	26	344.484	13.249,40
5	18	292.606	16.255,88
6	10	159.985	15.998,45
7	39	624.259	16.006,64

BREAKDOWN BY INSURANCE COMPANY (Life insurance)

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance Life S.p.A.	2.250	35.630.498	15.835,78
AXA France Vie S.a.	1.603	22.490.975	14.030,55
Metlife Europe Limited	18	233.138	12.952,12
Metlife Europe Limited Flat	346	4.088.367	11.816,09
HDI Assicurazioni S.p.A. Vita	1.224	23.296.651	19.033,21
Credit Life A.G.	1.664	25.221.518	15.157,16
Cardif Assurance Vie S.A.	932	15.630.909	16.771,36
IPTIQ LIFE S.A.	74	1.393.981	18.837,58
Metlife (GAI)	2.843	47.595.779	16.741,39
Afi Esca S.A.	658	9.661.455	14.683,06
Aviva Life S.p.A.	6.254	91.852.956	14.687,07

On which:

Aggregate Credit Life & Afi Esca & Net	4.572	70.513.471,45	15.422,89
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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	2.029	32.145.245	15.842,90
HDI Assicurazioni S.p.A. Impiegato	1.223	23.280.382	19.035,47
AXA France Iard S.a.	979	13.921.254	14.219,87
Cardif	932	15.630.909	16.771,36
Great American International Insurance Ltd.	2.843	47.595.779	16.741,39
RHEINLAND VERSICHERUNG AG	429	8.901.824	20.750,17
N/a - Pensioner	9.431	135.620.835	14.380,32

BREAKDOWN BY TYPE OF EMPLOYER

Aggregate Portfolio			
Administration	Number of loans	Outstanding Principal due	Average size
Public	4.413	84.686.468	19.190,23
Private	3.379	45.541.591	13.477,83
Pensioners	9.438	135.657.881	14.373,58
Parapublic	636	11.210.289	17.626,24

On which:

Aggregate Private and Parapublic	4.015	56.751.879,13	14.134,96
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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	92	1.498.115	16.283,86
From the second to the tenth	230	4.240.582	18.437,31
From the eleventh to the fiftieth	326	5.227.841	16.036,32

COLLECTIONS

Collections during the monthly collection period	Principal	Interest	Total
Total			
Instalments	2.676.494,09	1.431.280,87	4.107.774,96
Prepayments	1.054.257,31	88.867,32	1.143.124,63
Recoveries	44.724,96	896,21	45.621,17
Default interest/penalties			
Payments under the transfer and servicing agreement			
Payments under the warranty and indemnity agreement			
Total proceeds	3.775.476,36	1.521.044,40	5.296.520,76
Receivables purchased by the originator	-	-	-
Total amounts paid to the issuer	3.775.476,36	1.521.044,40	5.296.520,76

SERVICING FEES AND EXPENSES

ViViBanca	Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,45%	20.715,31
Servicing fees on Default Receivables	1,22%	551,34
Servicing fee for monitory activities	30.500,00	2.541,67
Total servicing fees		23.808,32

MCELocam (Legion)	Servicing fees (VAT included)	Servicing fees
Servicing fee for subservicing activities (per loans)	0,89	
Number of loans	2.198	
Total servicing fees (Floor 1.200)		1.957,54

OTHER INFORMATION

Receivables not all TAN	26.775.867,19
Receivables not all TAN ratio	9,66%
Accruals on the transferred portfolio that must be paid to the Originator	-
Future rediscount of the Additional paid by Class C	37.253.836,90

Quarterly competences of the Additional paid by Class C	-
Future rediscount of the Additional not paid (DPP)	15.896.227,88
Montly competences of the Additional that must be paid (DPP)	455.959,26

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

Date	Principal instalment	Interest instalment
28/02/2022	2.777.552,22	1.487.605,99
31/03/2022	2.792.138,88	1.471.999,93
30/04/2022	2.807.035,87	1.457.435,65
31/05/2022	2.822.025,90	1.442.442,40
30/06/2022	2.833.916,72	1.427.334,88
31/07/2022	2.848.157,00	1.412.402,72
31/08/2022	2.861.891,82	1.396.707,34
30/09/2022	2.875.324,78	1.381.596,36
31/10/2022	2.888.861,73	1.366.073,53
30/11/2022	2.902.501,18	1.350.611,81
31/12/2022	2.916.524,90	1.334.967,22
31/01/2023	2.929.110,03	1.319.200,44
28/02/2023	2.941.866,32	1.303.310,13
31/03/2023	2.955.428,37	1.287.396,00
30/04/2023	2.969.253,85	1.271.387,05
31/05/2023	2.982.613,34	1.255.384,27
30/06/2023	2.993.422,43	1.239.219,07
31/07/2023	3.006.677,11	1.222.987,91
31/08/2023	3.016.082,31	1.206.382,18
30/09/2023	3.029.078,10	1.190.302,76
31/10/2023	3.042.765,84	1.173.866,05
30/11/2023	3.052.938,90	1.157.343,13
31/12/2023	3.063.990,63	1.140.762,82
31/01/2024	3.073.570,31	1.124.114,32
29/02/2024	3.085.465,73	1.107.419,29
31/03/2024	3.095.606,78	1.090.649,15
30/04/2024	3.109.119,46	1.073.968,77
31/05/2024	3.118.437,77	1.056.984,65
30/06/2024	3.125.549,97	1.040.154,70
31/07/2024	3.133.800,50	1.023.162,93
31/08/2024	3.140.256,77	1.005.854,45
30/09/2024	3.146.828,76	989.090,79
31/10/2024	3.157.411,78	971.924,19
30/11/2024	3.163.977,15	954.870,40
31/12/2024	3.170.995,01	937.618,54
31/01/2025	3.177.173,10	920.337,30
28/02/2025	3.186.585,98	903.083,13
31/03/2025	3.193.697,10	885.773,46
30/04/2025	3.204.480,37	868.437,91
31/05/2025	3.211.200,86	851.005,21
30/06/2025	3.212.861,81	833.570,68
31/07/2025	3.214.833,07	816.137,86
31/08/2025	3.212.011,96	798.490,18
30/09/2025	3.218.871,75	781.396,34
31/10/2025	3.227.324,69	763.977,20
30/11/2025	3.231.598,73	746.520,77
31/12/2025	3.230.978,62	729.284,91
31/01/2026	3.230.495,29	711.672,37
28/02/2026	3.236.513,85	694.080,36
31/03/2026	3.238.236,45	676.812,58
30/04/2026	3.243.510,42	659.271,43
31/05/2026	3.245.688,89	641.898,80
30/06/2026	3.240.185,08	624.120,46
31/07/2026	3.238.209,15	606.657,70
31/08/2026	3.228.514,48	589.054,43
30/09/2026	3.227.617,96	572.000,47
31/10/2026	3.228.814,81	554.633,58
30/11/2026	3.222.997,58	537.407,14
31/12/2026	3.219.331,89	519.798,43
31/01/2027	3.215.669,24	502.605,83
28/02/2027	3.215.214,80	485.319,50
31/03/2027	3.212.257,63	468.199,82
30/04/2027	3.213.412,32	450.931,16
31/05/2027	3.213.285,52	433.930,62
30/06/2027	3.203.722,35	416.562,43
31/07/2027	3.191.971,84	399.675,72
31/08/2027	3.176.601,61	382.410,58
30/09/2027	3.166.840,86	365.258,56
31/10/2027	3.162.094,95	347.987,59
30/11/2027	3.154.235,96	331.210,63
31/12/2027	3.138.265,79	314.424,83
31/01/2028	3.113.532,31	297.571,94
29/02/2028	3.092.140,77	280.828,87
31/03/2028	3.073.587,66	264.176,87
30/04/2028	3.046.794,54	247.900,91
31/05/2028	2.986.105,97	232.278,52
30/06/2028	2.864.624,09	216.684,55
31/07/2028	2.789.981,98	201.244,54
31/08/2028	2.677.640,30	185.866,46
30/09/2028	2.589.528,21	171.352,82
31/10/2028	2.499.320,82	157.212,33
30/11/2028	2.366.885,40	144.099,70
31/12/2028	2.249.293,11	133.409,22

31/01/2029	2.128.480,04	121.396,45
28/02/2029	2.042.544,32	107.628,96
31/03/2029	1.952.781,84	96.863,28
30/04/2029	1.834.392,98	86.057,63
31/05/2029	1.715.749,05	75.962,13
30/06/2029	1.583.772,39	66.626,03
31/07/2029	1.464.771,63	57.792,31
31/08/2029	1.328.307,04	49.334,32
30/09/2029	1.222.958,72	42.037,56
31/10/2029	1.116.579,73	35.083,82
30/11/2029	986.161,75	28.665,64
31/12/2029	862.420,81	23.622,94
31/01/2030	731.725,35	18.539,53
28/02/2030	635.535,99	14.479,43
31/03/2030	525.717,47	10.903,23
30/04/2030	452.160,50	8.192,23
31/05/2030	391.585,75	5.763,71
30/06/2030	303.512,46	3.634,07
31/07/2030	186.719,69	1.972,48
31/08/2030	66.397,86	826,71
30/09/2030	5.299,80	218,98
31/10/2030	1.296,25	173,18
31/11/2030	1.143,87	165,86
31/12/2030	1.148,95	160,77
31/01/2031	1.154,06	155,66
28/02/2031	1.159,18	150,53
31/03/2031	1.164,36	145,36
30/04/2031	961,56	24,94
31/05/2031	965,89	20,61
30/06/2031	933,47	16,25
31/07/2031	880,89	138,68
31/08/2031	547,99	9,06
30/09/2031	433,38	6,84
31/10/2030	434,98	5,25
31/11/2031	436,59	3,63
31/12/2031	283,37	2,01
31/01/2032	214,29	0,88
Total	275.315.654,34	68.245.879,46

ADVANCES : Aggregate Portfolio

Instalments and prepayments	Principal	Interest	Total
During the monthly collection period	3.730.751,40	1.520.148,19	5.250.899,59
Cumulative from the first servicer report	80.937.639,49	30.419.511,23	111.357.150,72
Total amounts paid to the issuer	84.668.390,89	31.939.659,42	116.608.050,31

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)	5,2996%
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The retention rule (Min 5%) is respected?	Yes
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