

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-mag-22
Relating to the Collection Period:	01-mag-22 31-mag-22
Relating to the Interest Period:	30-mag-22 27-giu-22
Payment Date:	28-giu-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	237.240.441,96	1.258.711,24	238.499.153,20	521.745,53	239.020.898,73
Performing receivables in arrears	11.171.553,81	329.990,14	11.501.543,95	152.821,37	11.654.365,32
Delinquent receivables	1.347.924,61	178.166,69	1.526.091,30	64.096,47	1.590.187,77
Collateral portfolio: Oustading Principal Due	249.759.920,38	1.766.868,07	251.526.788,45	738.663,37	252.265.451,82
Unpaid First Instalment Receivables (> 120 days)			-		
Default receivables	540.868,12	40.939,89	581.808,01	21.694,41	603.502,42
Total portfolio	250.300.788,50	1.807.807,96	252.108.596,46	760.357,78	252.868.954,24

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	715	9.552.241,09				
2	90	1.245.079,91				
3	53	704.222,95				
4	21	287.876,31	421.631.845	0,36%	4,00%	No
5	23	304.693,88				
6	13	177.643,87				
7	49	755.877,24				
Total	964	13.027.635,25				

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	50	581.687,80	4	34.005,11						
Job damage	63	933.114,42	6	119.321,50						
Defaulted loans	120	1.622.308,09	10	153.326,61	421.631.845	0,38%	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	4	60.393,71	2	21.954,41		
Loans in "Sofferenza"								
Life damage	1	16.377,02	49	565.310,78				
Job damage	14	231.914,02			41	532.415,54	8	168.784,86
Total defaulted	16	273.448,79	53	625.704,49	43	554.369,95	8	168.784,86

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	24.766,70			
Loans in "Sofferenza"					
Life damage	42	474.032,39			
Job damage	56	541.700,99			
Total defaulted	102	1.040.500,08	0,25%	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	2.812,29	2	21.954,41		
Loans in "Sofferenza"								
Life damage	1	16.377,02	41	457.655,37				
Job damage	13	137.281,68			37	303.547,85	6	100.871,46
Total recoveries	14	153.658,70	43	460.467,66	39	325.502,26	6	100.871,46

DESCRIPTION OF AGGREGATE PORTFOLIO TOTAL
BREAKDOWN BY OUTSTANDING

Aggregate Portfolio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
< 15.000	8.792	85.224.516	9.693,42
15.000 - 25.000	6.608	126.721.368	19.176,96
25.000 - 35.000	1.177	33.050.450	28.080,25
35.000 - 45.000	135	5.295.980	39.229,48
> 45.000	37	1.816.283	49.088,72

BREAKDOWN BY RESIDUAL LIFE

Aggregate Portfolio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
< 2	370	1.147.015	3.100,04
2 - 4	1.126	7.982.995	7.089,69
4 - 6	2.240	26.173.819	11.684,74
6 - 8	11.094	181.321.117	16.344,07
8 - 10	1.919	35.483.650	18.490,70

BREAKDOWN BY EMPLOYER'S REGION

Aggregate Portfolio			
Region	Number of loans	Outstanding Principal due	Average size
Northern Italy	15.350	227.502.377,67	14.821,00
Emilia Romagna	408	5.689.591	13.945,08
Friuli Venezia Giulia	97	1.192.884	12.297,77
Lazio	11.919	178.464.491	14.973,11
Liguria	88	1.356.776	15.417,91
Lombardia	1.263	17.924.338	14.191,87
Marche	145	2.324.454	16.030,72
Piemonte	625	9.049.163	14.478,66
Toscana	259	3.975.231	15.348,38
Trentino Alto Adige	58	761.725	13.133,18
Umbria	62	853.908	13.772,72
Valle d'Aosta	12	197.248	16.437,31
Veneto	414	5.712.569	13.798,48
Southern Italy	1.399	24.606.218,79	17.588,43
Abruzzo	323	6.889.740	21.330,46
Basilicata	19	380.581	20.030,60
Calabria	63	972.597	15.438,05
Campania	180	2.770.880	15.393,78
Molise	5	105.915	21.182,99
Puglia	296	5.063.489	17.106,38
Sardegna	211	3.523.337	16.698,28
Sicilia	302	4.899.679	16.224,10

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	6.497	105.974.569	16.311,31
CQP	9.011	125.386.771	13.914,86
DEL	1.241	20.747.256	16.718,18

BREAKDOWN OF DELINQUENT LOAN

Aggregate Portfolio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Performing	16.598	250.000.697,15	15.062,10
4	21	287.876	13.708,40
5	23	304.694	13.247,56
6	13	177.644	13.664,91
7	49	755.877	15.426,07

BREAKDOWN BY INSURANCE COMPANY (Life insurance)

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance Life S.p.A.	2.067	32.015.832	15.489,03
AXA France Vie S.a.	1.387	18.737.246	13.509,19
Metlife Europe Limited	17	214.084	12.593,19
Metlife Europe Limited Flat	279	3.083.823	11.053,13
HDI Assicurazioni S.p.A. Vita	1.127	20.829.163	18.481,95
Credit Life A.G.	1.558	22.804.266	14.636,88
Cardif Assurance Vie S.A.	848	13.982.670	16.489,00
IPTIQ LIFE S.A.	72	1.314.660	18.259,16
Metlife (GAI)	2.669	43.467.425	16.286,03
Afi Esca S.A.	636	9.027.789	14.194,64
Aviva Life S.p.A.	6.089	86.631.639	14.227,56

On which:

Aggregate Credit Life & Afi Esca & Net	4.261	63.847.886,70	14.984,25
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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.	1.848	28.665.706	15.511,75
HDI Assicurazioni S.p.A. Impiegato	1.126	20.814.117	18.485,01
AXA France Iard S.a.	833	11.376.323	13.657,05
Cardif	848	13.982.670	16.489,00
Great American International Insurance Ltd.	2.669	43.467.425	16.286,03
RHEINLAND VERSICHERUNG AG	419	8.427.223	20.112,70
N/a - Pensioner	9.006	125.375.134	13.921,29

BREAKDOWN BY TYPE OF EMPLOYER

Aggregate Portfolio			
Administration	Number of loans	Outstanding Principal due	Average size
Public	4.097	76.254.197	18.612,20
Private	3.070	40.719.578	13.263,71
Pensioners	9.011	125.386.771	13.914,86
Parapublic	571	9.748.051	17.071,89

On which:

Aggregate Private and Parapublic	3.641	50.467.629,05	13.860,93
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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	81	1.275.032	15.741,14
From the second to the tenth	214	3.812.913	17.817,35
From the eleventh to the fiftieth	292	4.677.442	16.018,64

COLLECTIONS

Collections during the monthly collection period	Principal	Interest	Total
Total			
Instalments	2.633.750,20	1.330.786,86	3.964.537,06
Prepayments	5.196.528,18	8.567,60	5.205.095,78
Recoveries	60.778,42	2.223,51	63.001,93
Default interest/penalties			
Payments under the transfer and servicing agreement			
Payments under the warranty and indemnity agreement			
Total proceeds	7.891.056,80	1.341.577,97	9.232.634,77
Receivables purchased by the originator			-
Total amounts paid to the issuer	7.891.056,80	1.341.577,97	9.232.634,77

SERVICING FEES AND EXPENSES

ViViBanca	Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,45%	31.360,35
Servicing fees on Default Receivables	1,22%	768,58
Servicing fee for monitory activities	30.500,00	2.541,67
Total servicing fees		34.670,59

MCELocam (Legion)	Servicing fees (VAT included)	Servicing fees
Servicing fee for subservicing activities (per loans)	0,89	
Number of loans	1.804	
Total servicing fees (Floor 1.200)		1.606,64

OTHER INFORMATION

Receivables not all TAN	21.043.056,24
Receivables not all TAN ratio	8,35%
Accruals on the transferred portfolio that must be paid to the Originator	-
Future rediscount of the Additional paid by Class C	33.862.699,43

Quarterly competences of the Additional paid by Class C	-
Future rediscount of the Additional not paid (DPP)	14.099.777,49
Montly competences of the Additional that must be paid (DPP)	438.991,04

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

Date	Principal instalment	Interest instalment
30/06/2022	2.658.357,36	1.323.751,66
31/07/2022	2.672.114,07	1.310.218,51
31/08/2022	2.685.314,99	1.296.087,62
30/09/2022	2.697.643,19	1.282.479,58
31/10/2022	2.710.160,00	1.268.204,16
30/11/2022	2.723.032,03	1.254.072,56
31/12/2022	2.735.995,77	1.239.700,38
31/01/2023	2.747.621,68	1.225.288,40
28/02/2023	2.759.854,46	1.210.746,40
31/03/2023	2.772.790,47	1.196.127,00
30/04/2023	2.785.812,85	1.181.432,25
31/05/2023	2.798.610,62	1.166.732,94
30/06/2023	2.808.527,87	1.151.880,24
31/07/2023	2.820.813,95	1.136.996,49
31/08/2023	2.829.528,28	1.121.729,58
30/09/2023	2.841.401,63	1.106.968,83
31/10/2023	2.855.003,53	1.091.948,88
30/11/2023	2.864.366,68	1.076.765,19
31/12/2023	2.875.234,48	1.061.533,59
31/01/2024	2.884.495,69	1.046.233,86
29/02/2024	2.895.988,40	1.030.890,65
31/03/2024	2.905.321,51	1.015.474,68
30/04/2024	2.918.044,61	1.000.131,91
31/05/2024	2.927.348,31	984.518,33
30/06/2024	2.934.318,48	969.050,95
31/07/2024	2.941.830,27	953.385,59
31/08/2024	2.948.269,31	937.467,14
30/09/2024	2.954.608,88	922.185,22
31/10/2024	2.964.284,07	906.280,08
30/11/2024	2.971.049,05	890.604,91
31/12/2024	2.978.039,58	874.739,58
31/01/2025	2.984.810,60	858.923,56
28/02/2025	2.994.161,22	843.048,36
31/03/2025	3.001.677,25	827.123,37
30/04/2025	3.011.383,51	811.167,57
31/05/2025	3.017.360,55	795.124,03
30/06/2025	3.019.214,03	779.082,34
31/07/2025	3.022.105,60	763.041,06
31/08/2025	3.020.254,10	746.789,65
30/09/2025	3.028.093,76	731.064,40
31/10/2025	3.037.365,56	715.014,31
30/11/2025	3.042.837,66	698.922,16
31/12/2025	3.044.197,46	683.035,70
31/01/2026	3.044.644,87	666.770,51
28/02/2026	3.050.940,03	650.514,57
31/03/2026	3.053.473,44	634.491,47
30/04/2026	3.059.642,85	618.271,79
31/05/2026	3.065.092,35	602.371,63
30/06/2026	3.061.154,25	585.983,40
31/07/2026	3.060.487,42	569.752,97
31/08/2026	3.051.603,96	553.295,64
30/09/2026	3.050.687,22	537.400,43
31/10/2026	3.052.779,26	521.461,21
30/11/2026	3.049.186,06	505.512,38
31/12/2026	3.045.854,78	489.192,20
31/01/2027	3.046.134,38	473.259,41
28/02/2027	3.045.686,20	457.172,41
31/03/2027	3.043.291,24	441.367,91
30/04/2027	3.045.130,09	425.319,66
31/05/2027	3.046.144,30	409.412,64
30/06/2027	3.038.159,32	393.421,70
31/07/2027	3.027.544,62	377.635,99
31/08/2027	3.013.793,41	361.607,54
30/09/2027	3.006.032,76	345.682,00
31/10/2027	3.003.250,69	329.527,65
30/11/2027	2.995.823,55	313.962,40
31/12/2027	2.988.728,00	298.205,81
31/01/2028	2.980.652,17	282.713,15
29/02/2028	2.977.273,10	267.012,10
31/03/2028	2.971.996,33	251.326,75
30/04/2028	2.949.621,60	235.844,86
31/05/2028	2.896.023,46	220.988,22
30/06/2028	2.778.581,41	206.077,99
31/07/2028	2.707.270,74	191.355,51
31/08/2028	2.597.502,08	176.932,82
30/09/2028	2.511.653,63	163.306,52
31/10/2028	2.424.598,85	149.872,45
30/11/2028	2.296.642,87	137.752,26
31/12/2028	2.183.383,22	127.531,18
31/01/2029	2.065.876,10	116.222,29
28/02/2029	1.982.779,40	103.129,58
31/03/2029	1.895.888,51	92.557,50
30/04/2029	1.782.178,18	82.385,82

31/05/2029	1.667.723,54	72.721,19
30/06/2029	1.541.887,90	63.938,72
31/07/2029	1.426.148,30	55.513,77
31/08/2029	1.293.680,07	47.379,48
30/09/2029	1.191.488,51	40.142,44
31/10/2029	1.087.840,51	33.622,92
30/11/2029	959.754,82	27.404,12
31/12/2029	840.669,33	22.604,97
31/01/2030	713.854,22	17.962,35
28/02/2030	621.433,64	14.178,39
31/03/2030	514.068,42	10.682,66
30/04/2030	442.143,14	7.922,13
31/05/2030	382.927,76	5.592,06
30/06/2030	297.736,58	3.555,13
31/07/2030	184.529,43	1.960,87
31/08/2030	67.682,23	861,04
30/09/2030	7.499,97	264,32
31/10/2030	3.432,54	211,22
31/11/2030	2.392,93	194,38
31/12/2030	2.403,54	183,99
31/01/2031	2.333,14	173,55
28/02/2031	2.091,10	163,46
31/03/2031	2.099,45	155,28
30/04/2031	1.640,91	34,84
31/05/2031	1.648,01	27,88
30/06/2031	1.182,34	20,86
31/07/2031	1.016,03	137,21
31/08/2031	690,48	12,11
30/09/2031	578,87	9,27
31/10/20301	581,16	7,03
31/11/2031	583,45	4,78
31/12/2031	406,09	2,52
31/01/2032	210,02	0,85
Total	250.300.788,50	58.280.211,77

ADVANCES : Aggregate Portfolio

Instalments and prepayments	Principal	Interest	Total
During the monthly collection period	7.830.278,38	1.339.354,46	9.169.632,84
Cumulative from the first servicer report	101.921.481,09	36.949.156,02	138.870.637,11
Total amounts paid to the issuer	109.751.759,47	38.288.510,48	148.040.269,95

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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