

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-lug-22
Relating to the Collection Period:	01-lug-22 31-lug-22
Relating to the Interest Period:	28-lug-22 27-ago-22
Payment Date:	29-ago-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	217.701.668,63	1.179.354,28	218.881.022,91	498.466,41	219.379.489,32
Performing receivables in arrears	15.889.805,55	498.049,91	16.387.855,46	196.435,25	16.584.290,71
Delinquent receivables	1.638.016,36	225.376,13	1.863.392,49	79.393,16	1.942.785,65
Collateral portfolio: Oustading Principal Due	235.229.490,54	1.902.780,32	237.132.270,86	774.294,82	237.906.565,68
Unpaid First Instalment Receivables (> 120 days)			-		
Default receivables	631.270,49	51.303,99	682.574,48	27.732,88	710.307,36
Total portfolio	235.860.761,03	1.954.084,31	237.814.845,34	802.027,70	238.616.873,04

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	1.004	13.624.384,89				
2	154	1.994.175,22				
3	55	769.295,35				
4	26	305.338,93	421.631.845	0,44%	4,00%	No
5	30	424.549,75				
6	15	216.425,26				
7	61	917.078,55				
Total	1.345	18.251.247,95				

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	56	672.737,82	4	66.106,27						
Job damage	71	1.027.365,01	5	59.452,05						
Defaulted loans	134	1.807.608,70	9	125.558,32	421.631.845	0,43%	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	55	656.360,80				
Job damage	17	274.946,93			45	573.299,44	9	179.118,64
Total defaulted	19	316.481,70	59	716.754,51	47	595.253,85	9	179.118,64

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	25.206,22			
Loans in "Sofferenza"					
Life damage	50	545.061,45			
Job damage	61	554.766,55			
Total defaulted	116	1.125.034,22	0,27%	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			3	3.251,81	2	21.954,41		
Loans in "Sofferenza"								
Life damage	1	16.377,02	49	528.684,43				
Job damage	16	135.868,56			37	316.527,91	8	102.370,08
Total recoveries	17	152.245,58	52	531.936,24	39	338.482,32	8	102.370,08

DESCRIPTION OF AGGREGATE PORTFOLIO TOTAL

BREAKDOWN BY OUTSTANDING

Aggregate Portfolio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
< 15.000	8.590	82.920.273	9.653,12
15.000 - 25.000	6.263	119.813.267	19.130,33
25.000 - 35.000	1.030	28.892.665	28.051,13
35.000 - 45.000	118	4.628.192	39.221,96
> 45.000	32	1.560.448	48.763,99

BREAKDOWN BY RESIDUAL LIFE

Aggregate Portfolio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
< 2	418	1.335.768	3.195,62
2 - 4	1.139	8.143.525	7.149,71
4 - 6	2.461	30.216.947	12.278,32
6 - 8	10.942	178.487.921	16.312,18
8 - 10	1.073	19.630.684	18.295,14

BREAKDOWN BY EMPLOYER'S REGION

Aggregate Portfolio			
Region	Number of loans	Outstanding Principal due	Average size
Northern Italy	14.705	214.745.691,61	14.603,58
Emilia Romagna	386	5.368.712	13.908,58
Friuli Venezia Giulia	95	1.150.216	12.107,54
Lazio	11.434	168.471.535	14.734,26
Liguria	85	1.304.022	15.341,44
Lombardia	1.203	16.864.696	14.018,87
Marche	139	2.179.020	15.676,40
Piemonte	592	8.519.710	14.391,40
Toscana	249	3.798.786	15.256,17
Trentino Alto Adige	57	736.429	12.919,81
Umbria	61	830.072	13.607,74
Valle d'Aosta	12	193.188	16.098,97
Veneto	392	5.329.305	13.595,17
Southern Italy	1.327	23.068.618,24	17.384,04
Abruzzo	317	6.573.244	20.735,79
Basilicata	17	331.944	19.526,13
Calabria	59	896.899	15.201,68
Campania	168	2.598.772	15.468,88
Molise	5	103.615	20.722,98
Puglia	277	4.710.687	17.006,09
Sardegna	204	3.347.525	16.409,44
Sicilia	280	4.505.931	16.092,61

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	6.197	99.976.028	16.132,97
CQP	8.649	118.306.955	13.678,69
DEL	1.187	19.531.863	16.454,81

BREAKDOWN OF DELINQUENT LOAN

Aggregate Portfolio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Performing	15.851	235.268.878,37	14.842,53
4	26	305.339	11.743,81
5	30	424.550	14.151,66
6	15	216.425	14.428,35
7	61	917.079	15.034,07

BREAKDOWN BY INSURANCE COMPANY (Life insurance)

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance Life S.p.A.	1.985	30.390.245	15.309,95
AXA France Vie S.a.	1.292	17.234.151	13.339,13
Metlife Europe Limited	16	193.875	12.117,16
Metlife Europe Limited Flat	253	2.754.604	10.887,76
HDI Assicurazioni S.p.A. Vita	1.087	19.774.675	18.191,97
Credit Life A.G.	1.437	20.589.651	14.328,22
Cardif Assurance Vie S.A.	779	12.703.414	16.307,34
IPTIQ LIFE S.A.	72	1.294.155	17.974,37
Metlife (GAI)	2.553	41.081.391	16.091,42
Afi Esca S.A.	617	8.611.998	13.957,86
Aviva Life S.p.A.	5.942	83.186.685	13.999,78

On which:

Aggregate Credit Life & Afi Esca & Net	4.039	59.591.894,18	14.754,12
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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	1.773	27.197.055	15.339,57
HDI Assicurazioni S.p.A. Impiegato	1.086	19.759.937	18.195,15
AXA France Iard S.a.	786	10.580.788	13.461,56
Cardif	779	12.703.414	16.307,34
Great American International Insurance Ltd.	2.553	41.081.391	16.091,42
RHEINLAND VERSICHERUNG AG	413	8.215.112	19.891,31
N/a - Pensioner	8.643	118.277.147	13.684,73

BREAKDOWN BY TYPE OF EMPLOYER

Aggregate Portfolio			
Administration	Number of loans	Outstanding Principal due	Average size
Public	3.939	72.221.839	18.335,07
Private	2.902	38.190.966	13.160,22
Pensioners	8.649	118.306.955	13.678,69
Parapublic	543	9.095.085	16.749,70

On which:

Aggregate Private and Parapublic	3.445	47.286.051,50	13.725,99
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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	78	1.194.522	15.314,38
From the second to the tenth	203	3.552.826	17.501,60
From the eleventh to the fiftieth	284	4.444.665	15.650,23

COLLECTIONS

Collections during the monthly collection period	Principal	Interest	Total
Total			
Instalments	2.326.715,62	1.091.651,90	3.418.367,52
Prepayments	4.439.093,34	39.488,04	4.478.581,38
Recoveries	50.660,56	45,98	50.706,54
Default interest/penalties			
Payments under the transfer and servicing agreement			
Payments under the warranty and indemnity agreement			
Total proceeds	6.816.469,52	1.131.185,92	7.947.655,44
Receivables purchased by the originator	21.592,00	531,78	22.123,78
Total amounts paid to the issuer	6.838.061,52	1.131.717,70	7.969.779,22

SERVICING FEES AND EXPENSES

ViViBanca	Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,45%	32.285,63
Servicing fees on Default Receivables	1,22%	618,62
Servicing fee for monitory activities	30.500,00	2.541,67
Total servicing fees		35.445,91

MCELocam (Legion)	Servicing fees (VAT included)	Servicing fees
Servicing fee for subservicing activities (per loans)	0,89	
Number of loans	1.661	
Total servicing fees (Floor 1.200)		1.479,29

OTHER INFORMATION

Receivables not all TAN	16.437.637,06
Receivables not all TAN ratio	6,91%
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

Quarterly competences of the Additional paid by Class C	-
Future rediscount of the Additional not paid (DPP)	13.245.020,84
Montly competences of the Additional that must be paid (DPP)	424.174,45

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

Date	Principal instalment	Interest instalment
31/08/2022	2.563.375,12	1.261.047,16
30/09/2022	2.575.047,63	1.247.853,22
31/10/2022	2.587.921,70	1.234.346,48
30/11/2022	2.599.755,77	1.220.617,27
31/12/2022	2.612.360,93	1.206.816,97
31/01/2023	2.623.754,39	1.193.061,45
28/02/2023	2.635.316,31	1.179.016,56
31/03/2023	2.647.436,16	1.164.897,61
30/04/2023	2.659.993,32	1.150.707,47
31/05/2023	2.672.240,77	1.136.531,01
30/06/2023	2.681.708,36	1.122.188,42
31/07/2023	2.693.174,37	1.107.817,51
31/08/2023	2.701.620,19	1.093.094,62
30/09/2023	2.712.695,44	1.078.813,02
31/10/2023	2.725.740,63	1.064.316,32
30/11/2023	2.734.313,43	1.049.657,17
31/12/2023	2.744.428,63	1.034.953,62
31/01/2024	2.753.109,73	1.020.186,10
29/02/2024	2.764.126,67	1.005.377,77
31/03/2024	2.773.060,49	990.498,06
30/04/2024	2.785.367,22	975.695,89
31/05/2024	2.794.303,29	960.620,04
30/06/2024	2.801.076,32	945.695,73
31/07/2024	2.808.794,81	930.574,01
31/08/2024	2.814.597,26	915.225,33
30/09/2024	2.821.808,29	900.461,49
31/10/2024	2.831.389,95	885.092,52
30/11/2024	2.837.413,00	869.954,15
31/12/2024	2.844.303,12	854.629,47
31/01/2025	2.850.911,20	839.354,71
28/02/2025	2.859.807,36	824.019,73
31/03/2025	2.866.998,14	808.637,72
30/04/2025	2.876.492,98	793.225,68
31/05/2025	2.882.308,95	777.725,77
30/06/2025	2.884.194,87	762.228,97
31/07/2025	2.887.796,64	746.729,47
31/08/2025	2.886.924,84	731.040,96
30/09/2025	2.894.211,49	715.823,82
31/10/2025	2.903.068,39	700.302,33
30/11/2025	2.908.821,56	684.738,49
31/12/2025	2.911.117,20	669.290,93
31/01/2026	2.912.135,68	653.546,36
28/02/2026	2.918.996,36	637.900,82
31/03/2026	2.921.221,14	622.391,72
30/04/2026	2.927.335,71	606.687,53
31/05/2026	2.932.299,71	591.301,13
30/06/2026	2.930.196,96	575.426,45
31/07/2026	2.929.992,34	559.693,05
31/08/2026	2.922.854,42	543.747,59
30/09/2026	2.924.307,52	528.332,06
31/10/2026	2.926.372,55	512.868,19
30/11/2026	2.922.839,17	497.391,38
31/12/2026	2.919.802,64	481.541,62
31/01/2027	2.920.014,22	466.077,47
28/02/2027	2.920.575,91	450.456,56
31/03/2027	2.920.411,71	434.980,30
30/04/2027	2.923.004,93	419.391,27
31/05/2027	2.923.665,48	404.069,28
30/06/2027	2.916.148,37	388.527,31
31/07/2027	2.906.688,09	373.192,21
31/08/2027	2.894.167,56	357.606,41
30/09/2027	2.888.117,74	342.105,61
31/10/2027	2.886.727,01	326.362,63
30/11/2027	2.881.742,65	311.219,08
31/12/2027	2.875.487,97	295.858,26
31/01/2028	2.869.579,23	280.889,74
29/02/2028	2.867.687,14	265.563,78
31/03/2028	2.865.523,79	250.215,83
30/04/2028	2.856.741,59	234.981,13
31/05/2028	2.832.166,18	220.478,94
30/06/2028	2.750.272,63	205.743,07
31/07/2028	2.689.023,70	191.118,48
31/08/2028	2.581.823,84	176.762,82
30/09/2028	2.496.082,27	163.220,69
31/10/2028	2.407.689,38	149.729,89
30/11/2028	2.280.488,53	137.724,97
31/12/2028	2.168.419,39	127.627,76
31/01/2029	2.050.894,56	116.254,74
28/02/2029	1.968.913,91	103.039,80
31/03/2029	1.882.613,20	92.481,90
30/04/2029	1.770.046,59	82.195,91
31/05/2029	1.655.145,10	72.539,29
30/06/2029	1.530.369,21	63.930,58

31/07/2029	1.415.739,54	55.420,96
31/08/2029	1.284.170,80	47.295,84
30/09/2029	1.182.526,45	40.066,67
31/10/2029	1.079.542,62	33.555,19
30/11/2029	952.777,83	27.348,47
31/12/2029	833.741,79	22.558,47
31/01/2030	708.053,33	17.926,35
28/02/2030	617.115,02	14.157,06
31/03/2030	510.369,69	10.666,24
30/04/2030	438.472,39	7.908,41
31/05/2030	379.859,02	5.586,50
30/06/2030	295.320,36	3.551,23
31/07/2030	183.003,87	1.957,29
31/08/2030	67.750,57	867,91
30/09/2030	7.370,99	265,95
31/10/2030	3.459,62	214,57
31/11/2030	2.411,80	197,47
31/12/2030	2.422,50	186,91
31/01/2031	2.351,55	176,30
28/02/2031	2.107,60	166,05
31/03/2031	2.116,01	157,74
30/04/2031	1.653,85	35,39
31/05/2031	1.661,01	28,32
30/06/2031	1.191,67	21,19
31/07/2031	1.024,05	139,39
31/08/2031	695,92	12,30
30/09/2031	583,44	9,42
31/10/2030i1	585,74	7,14
31/11/2031	588,05	4,86
31/12/2031	409,29	2,56
31/01/2032	211,67	0,86
Total	235.860.761,03	54.458.531,63

ADVANCES : Aggregate Portfolio

Instalments and prepayments	Principal	Interest	Total
During the monthly collection period	6.765.808,96	1.131.139,94	7.896.948,90
Cumulative from the first servicer report	117.207.449,07	39.582.501,54	156.789.950,61
Total amounts paid to the issuer	123.973.258,03	40.713.641,48	164.686.899,51

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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