

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-ago-22
Relating to the Collection Period:	01-ago-22   31-ago-22
Relating to the Interest Period:	29-ago-22   27-set-22
Payment Date:	28-set-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	202.550.514,79	1.088.462,26	203.638.977,05	450.417,70	204.089.394,75
Performing receivables in arrears	24.326.954,95	888.334,34	25.215.289,29	347.959,87	25.563.249,16
Delinquent receivables	1.868.031,48	259.113,56	2.127.145,04	88.866,30	2.216.011,34
<b>Collateral portfolio: Outstanding Principal Due</b>	<b>228.745.501,22</b>	<b>2.235.910,16</b>	<b>230.981.411,38</b>	<b>887.243,87</b>	<b>231.868.655,25</b>
Unpaid First Instalment Receivables (> 120 days)			-		
Default receivables	664.451,11	50.245,89	714.697,00	24.973,76	739.670,76
<b>Total portfolio</b>	<b>229.409.952,33</b>	<b>2.286.156,05</b>	<b>231.696.108,38</b>	<b>912.217,63</b>	<b>232.608.326,01</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	1.103	13.367.051,91				
2	719	9.972.272,68				
3	141	1.875.964,70				
4	34	455.226,69	<b>421.631.845</b>	<b>0,50%</b>	<b>4,00%</b>	<b>No</b>
5	23	285.216,20				
6	30	414.564,64				
7	66	972.137,51				
<b>Total</b>	<b>2.116</b>	<b>27.342.434,33</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	59	707.875,90	3	35.138,08						
Job damage	77	1.113.924,83	6	86.559,82						
<b>Defaulted loans</b>	<b>143</b>	<b>1.929.306,60</b>	<b>9</b>	<b>121.697,90</b>	<b>421.631.845</b>	<b>0,46%</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	58	691.498,88				
Job damage	17	274.946,93			50	644.574,91	10	194.402,99
<b>Total defaulted</b>	<b>19</b>	<b>316.481,70</b>	<b>62</b>	<b>751.892,59</b>	<b>52</b>	<b>666.529,32</b>	<b>10</b>	<b>194.402,99</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	25.401,90			
Loans in "Sofferenza"					
Life damage	52	584.574,47			
Job damage	67	604.633,23			
<b>Total defaulted</b>	<b>124</b>	<b>1.214.609,60</b>	<b>0,29%</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			3	3.447,49	2	21.954,41		
Loans in "Sofferenza"								
Life damage	1	16.377,02	51	568.197,45				
Job damage	17	150.969,10			42	333.442,26	8	120.221,87
<b>Total recoveries</b>	<b>18</b>	<b>167.346,12</b>	<b>54</b>	<b>571.644,94</b>	<b>44</b>	<b>355.396,67</b>	<b>8</b>	<b>120.221,87</b>

**DESCRIPTION OF AGGREGATE PORTFOLIO TOTAL**

**BREAKDOWN BY OUTSTANDING**

Aggregate Portfolio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
< 15.000	8.519	81.878.056	9.611,23
15.000 - 25.000	6.118	116.760.653	19.084,77
25.000 - 35.000	970	27.180.856	28.021,50
35.000 - 45.000	117	4.600.318	39.318,95
> 45.000	26	1.276.226	49.085,61

**BREAKDOWN BY RESIDUAL LIFE**

Aggregate Portfolio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
< 2	457	1.447.045	3.166,40
2 - 4	1.183	8.585.110	7.257,07
4 - 6	2.641	33.082.173	12.526,38
6 - 8	10.868	177.622.059	16.343,58
8 - 10	601	10.959.721	18.235,81

**BREAKDOWN BY EMPLOYER'S REGION**

Aggregate Portfolio			
Region	Number of loans	Outstanding Principal due	Average size
<b>Northern Italy</b>	<b>14.444</b>	<b>209.221.286,69</b>	<b>14.485,00</b>
Emilia Romagna	369	5.155.442	13.971,39
Friuli Venezia Giulia	91	1.098.386	12.070,18
Lazio	11.255	164.352.507	14.602,62
Liguria	80	1.230.605	15.382,57
Lombardia	1.181	16.417.101	13.901,02
Marche	135	2.103.364	15.580,47
Piemonte	576	8.262.303	14.344,28
Toscana	245	3.715.429	15.165,01
Trentino Alto Adige	56	714.103	12.751,84
Umbria	57	765.247	13.425,38
Valle d'Aosta	12	190.388	15.865,69
Veneto	387	5.216.412	13.479,10
<b>Southern Italy</b>	<b>1.306</b>	<b>22.474.821,69</b>	<b>17.208,90</b>
Abruzzo	310	6.392.096	20.619,66
Basilicata	17	328.929	19.348,77
Calabria	59	890.943	15.100,73
Campania	166	2.546.946	15.343,05
Molise	5	102.232	20.446,40
Puglia	275	4.615.735	16.784,49
Sardegna	200	3.238.287	16.191,44
Sicilia	274	4.359.653	15.911,14

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	6.067	97.252.741	16.029,79
CQP	8.515	115.382.043	13.550,45
DEL	1.168	19.061.325	16.319,63

**BREAKDOWN OF DELINQUENT LOAN**

Aggregate Portfolio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Performing	15.545	228.854.266,34	14.722,05
4	34	455.227	13.389,02
5	23	285.216	12.400,70
6	30	414.565	13.818,82
7	66	972.138	14.729,36

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

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance Life S.p.A.	1.944	29.566.104	15.208,90
AXA France Vie S.a.	1.278	16.915.540	13.235,95
Metlife Europe Limited	16	192.229	12.014,30
Metlife Europe Limited Flat	252	2.737.705	10.863,91
HDI Assicurazioni S.p.A. Vita	1.071	19.315.635	18.035,14
Credit Life A.G.	1.400	19.897.206	14.212,29
Cardif Assurance Vie S.A.	753	12.237.513	16.251,68
IPTIQ LIFE S.A.	72	1.283.836	17.831,06
Metlife (GAI)	2.495	39.845.830	15.970,27
Afi Esca S.A.	601	8.319.304	13.842,44
Aviva Life S.p.A.	5.868	81.385.208	13.869,33

On which:

Aggregate Credit Life & Afi Esca & Net	3.945	57.782.613,48	14.647,05
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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	1.732	26.402.514	15.243,95
HDI Assicurazioni S.p.A. Impiegato	1.070	19.300.896	18.038,22
AXA France Iard S.a.	780	10.437.445	13.381,34
Cardif	753	12.237.513	16.251,68
Great American International Insurance Ltd.	2.495	39.845.830	15.970,27
RHEINLAND VERSICHERUNG AG	411	8.119.676	19.755,90
N/a - Pensioner	8.509	115.352.235	13.556,50

**BREAKDOWN BY TYPE OF EMPLOYER**

Aggregate Portfolio			
Administration	Number of loans	Outstanding Principal due	Average size
Public	3.870	70.415.451	18.195,21
Private	2.832	37.028.017	13.074,86
Pensioners	8.515	115.382.043	13.550,45
Parapublic	533	8.870.597	16.642,77

On which:

Aggregate Private and Parapublic	3.365	45.898.614,48	13.640,00
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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	76	1.154.318	15.188,40
From the second to the tenth	203	3.530.506	17.391,66
From the eleventh to the fiftieth	279	4.335.734	15.540,27

## COLLECTIONS

Collections during the monthly collection period	Principal	Interest	Total
<b>Total</b>			
Instalments	2.154.172,42	1.092.516,45	3.246.688,87
Prepayments	3.877.654,02	22.810,78	3.900.464,80
Recoveries	86.910,52	2.664,85	89.575,37
Default interest/penalties			
Payments under the transfer and servicing agreement			
Payments under the warranty and indemnity agreement			
<b>Total proceeds</b>	<b>6.118.736,96</b>	<b>1.117.992,08</b>	<b>7.236.729,04</b>
Receivables purchased by the originator			-
<b>Total amounts paid to the issuer</b>	<b>6.118.736,96</b>	<b>1.117.992,08</b>	<b>7.236.729,04</b>

## SERVICING FEES AND EXPENSES

ViViBanca	Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,45%	32.222,96
Servicing fees on Default Receivables	1,22%	1.092,82
Servicing fee for monitory activities	30.500,00	2.541,67
<b>Total servicing fees</b>		<b>35.857,44</b>

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

## OTHER INFORMATION

Receivables not all TAN	15.118.557,37
Receivables not all TAN ratio	6,53%
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)	12.787.159,36
Montly competences of the Additional that must be paid (DPP)	457.861,48

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

Date	Principal instalment	Interest instalment
30/09/2022	2.522.028,12	1.230.800,07
31/10/2022	2.534.258,89	1.217.368,53
30/11/2022	2.546.393,95	1.204.231,52
31/12/2022	2.558.738,30	1.190.671,99
31/01/2023	2.570.049,03	1.177.234,18
28/02/2023	2.581.756,84	1.163.522,28
31/03/2023	2.593.593,90	1.149.555,55
30/04/2023	2.605.807,69	1.135.607,81
31/05/2023	2.618.111,95	1.121.676,69
30/06/2023	2.627.237,30	1.107.577,35
31/07/2023	2.638.655,20	1.093.453,01
31/08/2023	2.646.828,45	1.078.975,44
30/09/2023	2.657.746,93	1.064.942,37
31/10/2023	2.670.505,31	1.050.693,50
30/11/2023	2.679.073,85	1.036.283,71
31/12/2023	2.688.984,43	1.021.827,65
31/01/2024	2.697.984,34	1.007.310,83
29/02/2024	2.708.730,24	992.749,15
31/03/2024	2.717.388,84	978.117,57
30/04/2024	2.729.423,21	963.564,91
31/05/2024	2.738.327,92	948.740,22
30/06/2024	2.744.821,20	934.065,85
31/07/2024	2.752.512,92	919.196,05
31/08/2024	2.758.180,21	904.098,98
30/09/2024	2.765.110,54	889.586,91
31/10/2024	2.775.089,22	874.472,19
30/11/2024	2.780.829,16	859.585,71
31/12/2024	2.787.435,87	844.513,80
31/01/2025	2.793.891,59	829.494,10
28/02/2025	2.802.325,26	814.414,61
31/03/2025	2.809.095,63	799.290,69
30/04/2025	2.818.093,15	784.139,28
31/05/2025	2.823.612,84	768.903,19
30/06/2025	2.825.197,39	753.670,59
31/07/2025	2.828.981,89	738.438,05
31/08/2025	2.828.797,84	723.015,25
30/09/2025	2.836.098,12	708.057,36
31/10/2025	2.845.882,21	692.798,80
30/11/2025	2.851.349,72	677.488,05
31/12/2025	2.853.755,29	662.295,83
31/01/2026	2.855.085,44	646.806,04
28/02/2026	2.862.194,52	631.412,45
31/03/2026	2.864.953,27	616.154,98
30/04/2026	2.871.042,52	600.697,05
31/05/2026	2.875.835,87	585.555,17
30/06/2026	2.874.878,51	569.929,13
31/07/2026	2.874.635,65	554.436,44
31/08/2026	2.867.562,95	538.732,18
30/09/2026	2.869.185,22	523.554,55
31/10/2026	2.872.308,88	508.331,23
30/11/2026	2.869.315,48	493.087,48
31/12/2026	2.866.388,13	477.464,04
31/01/2027	2.866.595,35	462.226,79
28/02/2027	2.866.893,63	446.830,69
31/03/2027	2.866.467,06	431.577,68
30/04/2027	2.870.052,54	416.217,87
31/05/2027	2.871.149,08	401.118,73
30/06/2027	2.863.594,77	385.793,52
31/07/2027	2.854.139,17	370.676,94
31/08/2027	2.841.691,25	355.306,76
30/09/2027	2.836.296,29	340.021,21
31/10/2027	2.835.075,37	324.489,84
30/11/2027	2.830.269,87	309.556,85
31/12/2027	2.824.354,95	294.404,95
31/01/2028	2.818.324,51	279.520,84
29/02/2028	2.815.957,74	264.401,33
31/03/2028	2.813.862,64	249.261,71
30/04/2028	2.805.670,32	234.231,72
31/05/2028	2.782.817,65	219.905,07
30/06/2028	2.713.109,13	205.255,38
31/07/2028	2.670.459,93	190.780,78
31/08/2028	2.577.474,53	176.640,52
30/09/2028	2.491.212,19	162.886,24
31/10/2028	2.403.655,39	149.627,02
30/11/2028	2.276.849,36	137.632,02
31/12/2028	2.165.754,05	127.548,37
31/01/2029	2.048.761,58	116.180,60
28/02/2029	1.966.922,41	103.069,54
31/03/2029	1.880.722,15	92.508,39
30/04/2029	1.768.240,12	82.219,00
31/05/2029	1.653.772,50	72.560,58
30/06/2029	1.528.906,85	63.947,83
31/07/2029	1.414.270,63	55.435,59

31/08/2029	1.282.378,02	47.103,46
30/09/2029	1.180.596,07	39.872,90
31/10/2029	1.077.627,54	33.561,09
30/11/2029	950.837,40	27.354,44
31/12/2029	831.790,74	22.564,13
31/01/2030	706.792,90	17.935,69
28/02/2030	616.252,87	14.165,61
31/03/2030	510.173,59	10.747,23
30/04/2030	438.474,97	7.986,88
31/05/2030	379.634,51	5.589,52
30/06/2030	294.991,59	3.552,25
31/07/2030	182.538,90	1.955,93
31/08/2030	67.587,25	867,26
30/09/2030	7.379,84	266,57
31/10/2030	3.463,77	215,07
31/11/2030	2.414,70	197,92
31/12/2030	2.425,40	187,34
31/01/2031	2.354,37	176,71
28/02/2031	2.110,13	166,44
31/03/2031	2.118,55	158,11
30/04/2031	1.655,84	35,47
31/05/2031	1.663,00	28,39
30/06/2031	1.193,10	21,24
31/07/2031	1.025,28	139,71
31/08/2031	696,76	12,33
30/09/2031	584,14	9,44
31/10/2030i1	586,44	7,16
31/11/2031	588,76	4,87
31/12/2031	409,78	2,56
31/01/2032	211,93	0,86
<b>Total</b>	<b>229.409.952,33</b>	<b>52.615.311,26</b>



**ADVANCES : Aggregate Portfolio**

<b>Instalments and prepayments</b>	<b>Principal</b>	<b>Interest</b>	<b>Total</b>
During the monthly collection period	6.031.826,44	1.115.327,23	7.147.153,67
Cumulative from the first servicer report	123.973.258,03	40.713.641,48	164.686.899,51
<b>Total amounts paid to the issuer</b>	<b>130.005.084,47</b>	<b>41.828.968,71</b>	<b>171.834.053,18</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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