

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:	<input type="text" value="31-ott-22"/>
Relating to the Collection Period:	<input type="text" value="01-ott-22"/> <input type="text" value="31-ott-22"/>
Relating to the Interest Period:	<input type="text" value="28-ott-22"/> <input type="text" value="27-nov-22"/>
Payment Date:	<input type="text" value="28-nov-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	198.234.011,57	1.172.390,48	199.406.402,05	466.629,73	199.873.031,78
Performing receivables in arrears	13.787.063,82	464.692,49	14.251.756,31	169.535,54	14.421.291,85
Delinquent receivables	1.747.436,05	268.697,54	2.016.133,59	87.131,06	2.103.264,65
<b>Collateral portfolio: Oustading Principal Due</b>	<b>213.768.511,44</b>	<b>1.905.780,51</b>	<b>215.674.291,95</b>	<b>723.296,33</b>	<b>216.397.588,28</b>
Unpaid First Instalment Receivables (> 120 days)			-		
Default receivables	764.843,09	53.636,47	818.479,56	25.555,19	844.034,75
<b>Total portfolio</b>	<b>214.533.354,53</b>	<b>1.959.416,98</b>	<b>216.492.771,51</b>	<b>748.851,52</b>	<b>217.241.623,03</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	889	11.666.266,67				
2	139	1.809.856,49				
3	57	775.633,15				
4	30	300.266,28	<b>421.631.845</b>	<b>0,48%</b>	<b>4,00%</b>	<b>No</b>
5	23	336.509,15				
6	20	260.770,97				
7	75	1.118.587,19				
<b>Total</b>	<b>1.233</b>	<b>16.267.889,90</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	67	821.796,68	5	80.050,59						
Job damage	86	1.225.939,13	5	73.236,84						
<b>Defaulted loans</b>	<b>160</b>	<b>2.155.241,68</b>	<b>10</b>	<b>153.287,43</b>	<b>421.631.845</b>	<b>0,51%</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	2	37.020,37	65	784.776,31				
Job damage	20	307.235,08			55	705.450,69	11	213.253,36
<b>Total defaulted</b>	<b>23</b>	<b>369.413,20</b>	<b>69</b>	<b>845.170,02</b>	<b>57</b>	<b>727.405,10</b>	<b>11</b>	<b>213.253,36</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	6	26.149,71			
Loans in "Sofferenza"					
Life damage	59	642.559,14			
Job damage	76	668.053,27			
<b>Total defaulted</b>	<b>141</b>	<b>1.336.762,12</b>	<b>0,32%</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			4	4.195,30	2	21.954,41		
Loans in "Sofferenza"								
Life damage	2	16.626,49	57	625.932,65				
Job damage	18	182.265,93			49	349.443,12	9	136.344,22
<b>Total recoveries</b>	<b>20</b>	<b>198.892,42</b>	<b>61</b>	<b>630.127,95</b>	<b>51</b>	<b>371.397,53</b>	<b>9</b>	<b>136.344,22</b>

**DESCRIPTION OF AGGREGATE PORTFOLIO TOTAL**

**BREAKDOWN BY OUTSTANDING**

Aggregate Portfolio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
< 15.000	8.318	79.362.549	9.541,06
15.000 - 25.000	5.685	108.154.477	19.024,53
25.000 - 35.000	849	23.769.931	27.997,56
35.000 - 45.000	104	4.085.180	39.280,57
> 45.000	23	1.120.634	48.723,22

**BREAKDOWN BY RESIDUAL LIFE**

Aggregate Portfolio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
< 2	484	1.489.829	3.078,16
2 - 4	1.166	8.488.433	7.279,96
4 - 6	2.778	34.876.075	12.554,38
6 - 8	10.243	166.381.830	16.243,47
8 - 10	308	5.256.605	17.066,90

**BREAKDOWN BY EMPLOYER'S REGION**

Aggregate Portfolio			
Region	Number of loans	Outstanding Principal due	Average size
<b>Northern Italy</b>	<b>13.762</b>	<b>195.879.723,28</b>	<b>14.233,38</b>
Emilia Romagna	350	4.920.420	14.058,34
Friuli Venezia Giulia	84	970.322	11.551,45
Lazio	10.753	154.215.090	14.341,59
Liguria	78	1.178.266	15.105,97
Lombardia	1.103	15.023.776	13.620,83
Marche	123	1.868.703	15.192,71
Piemonte	549	7.759.040	14.133,04
Toscana	234	3.478.603	14.865,83
Trentino Alto Adige	51	679.646	13.326,39
Umbria	52	703.738	13.533,42
Valle d'Aosta	12	186.725	15.560,46
Veneto	373	4.895.394	13.124,38
<b>Southern Italy</b>	<b>1.217</b>	<b>20.613.048,23</b>	<b>16.937,59</b>
Abruzzo	292	5.947.490	20.368,12
Basilicata	17	320.749	18.867,59
Calabria	58	847.490	14.611,90
Campania	153	2.327.364	15.211,53
Molise	5	100.107	20.021,40
Puglia	246	4.061.942	16.511,96
Sardegna	183	2.936.194	16.044,78
Sicilia	263	4.071.712	15.481,79

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	5.730	90.458.262	15.786,78
CQP	8.134	108.162.292	13.297,55
DEL	1.115	17.872.217	16.028,89

**BREAKDOWN OF DELINQUENT LOAN**

Aggregate Portfolio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Performing	14.773	213.658.158,92	14.462,75
4	30	300.266	10.008,88
5	23	336.509	14.630,83
6	20	260.771	13.038,55
7	75	1.118.587	14.914,50

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

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance Life S.p.A.	1.852	27.807.071	15.014,62
AXA France Vie S.a.	1.154	14.830.415	12.851,31
Metlife Europe Limited	16	188.899	11.806,19
Metlife Europe Limited Flat	216	2.230.925	10.328,35
HDI Assicurazioni S.p.A. Vita	1.011	17.933.967	17.738,84
Credit Life A.G.	1.322	18.503.349	13.996,48
Cardif Assurance Vie S.A.	697	11.136.766	15.978,14
IPTIQ LIFE S.A.	72	1.263.007	17.541,77
Metlife (GAI)	2.379	37.346.482	15.698,40
Afi Esca S.A.	570	7.717.719	13.539,86
Aviva Life S.p.A.	5.690	77.534.173	13.626,39

On which:

Aggregate Credit Life & Afi Esca & Net	3.744	54.028.138,54	14.430,59
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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	1.642	24.728.041	15.059,71
HDI Assicurazioni S.p.A. Impiegato	1.010	17.920.160	17.742,73
AXA France Iard S.a.	715	9.290.657	12.993,93
Cardif	697	11.136.766	15.978,14
Great American International Insurance Ltd.	2.379	37.346.482	15.698,40
RHEINLAND VERSICHERUNG AG	407	7.927.978	19.479,06
N/a - Pensioner	8.129	108.142.688	13.303,32

**BREAKDOWN BY TYPE OF EMPLOYER**

Aggregate Portfolio			
Administration	Number of loans	Outstanding Principal due	Average size
Public	3.676	65.769.403	17.891,57
Private	2.668	34.394.775	12.891,59
Pensioners	8.134	108.162.292	13.297,55
Parapublic	501	8.166.303	16.300,01

On which:

Aggregate Private and Parapublic	3.169	42.561.077,22	13.430,44
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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	71	1.066.796	15.025,29
From the second to the tenth	192	3.268.840	17.025,21
From the eleventh to the fiftieth	264	4.105.269	15.550,26

## COLLECTIONS

Collections during the monthly collection period	Principal	Interest	Total
<b>Total</b>			
Instalments	2.334.066,27	1.200.730,21	3.534.796,48
Prepayments	5.673.098,22	30.932,57	5.704.030,79
Recoveries	56.125,12	291,33	56.416,45
Default interest/penalties			
Payments under the transfer and servicing agreement			
Payments under the warranty and indemnity agreement			
<b>Total proceeds</b>	<b>8.063.289,61</b>	<b>1.231.954,11</b>	<b>9.295.243,72</b>
Receivables purchased by the originator			-
<b>Total amounts paid to the issuer</b>	<b>8.063.289,61</b>	<b>1.231.954,11</b>	<b>9.295.243,72</b>

## SERVICING FEES AND EXPENSES

ViViBanca	Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,45%	30.793,31
Servicing fees on Default Receivables	1,22%	688,25
Servicing fee for monitory activities	30.500,00	2.541,67
<b>Total servicing fees</b>		<b>34.023,23</b>

MCELocam (Legion)	Servicing fees (VAT included)	Servicing fees
Servicing fee for subservicing activities (per loans)	0,89	
Number of loans	1.454	
<b>Total servicing fees (Floor 1.200)</b>		<b>1.294,93</b>

## OTHER INFORMATION

Receivables not all TAN	13.090.329,57
Receivables not all TAN ratio	6,05%
Accruals on the transferred portfolio that must be paid to the Originator	-
Future rediscount of the Additional paid by Class C	27.503.094,90

Quarterly competences of the Additional paid by Class C	-
Future rediscount of the Additional not paid (DPP)	11.818.279,81
Montly competences of the Additional that must be paid (DPP)	517.460,43

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

Date	Principal instalment	Interest instalment
30/11/2022	2.423.683,98	1.141.979,89
31/12/2022	2.434.884,27	1.128.735,61
31/01/2023	2.446.074,77	1.116.252,73
28/02/2023	2.457.579,29	1.103.547,83
31/03/2023	2.468.800,19	1.090.349,02
30/04/2023	2.480.467,61	1.077.172,14
31/05/2023	2.492.006,33	1.064.013,63
30/06/2023	2.500.990,88	1.050.809,28
31/07/2023	2.511.900,36	1.037.464,68
31/08/2023	2.519.670,28	1.023.894,91
30/09/2023	2.529.967,86	1.010.643,51
31/10/2023	2.542.259,12	997.274,31
30/11/2023	2.550.222,93	983.657,60
31/12/2023	2.559.461,93	969.998,99
31/01/2024	2.567.904,08	956.284,11
29/02/2024	2.577.961,50	942.527,83
31/03/2024	2.586.002,20	928.705,69
30/04/2024	2.597.380,28	914.893,36
31/05/2024	2.606.045,73	900.886,82
30/06/2024	2.612.671,99	887.029,24
31/07/2024	2.620.216,46	873.063,43
31/08/2024	2.625.209,56	858.788,76
30/09/2024	2.631.840,28	845.093,07
31/10/2024	2.640.991,78	830.805,55
30/11/2024	2.646.365,21	816.748,14
31/12/2024	2.652.356,23	802.509,44
31/01/2025	2.658.535,02	788.324,36
28/02/2025	2.667.225,01	774.083,96
31/03/2025	2.673.497,82	759.794,48
30/04/2025	2.682.139,10	745.480,21
31/05/2025	2.687.169,77	731.084,48
30/06/2025	2.688.265,00	716.692,90
31/07/2025	2.691.927,65	702.303,87
31/08/2025	2.691.894,53	687.729,45
30/09/2025	2.698.744,30	673.610,17
31/10/2025	2.707.503,00	659.195,85
30/11/2025	2.712.394,74	644.735,93
31/12/2025	2.714.667,10	630.395,98
31/01/2026	2.715.838,68	615.765,52
28/02/2026	2.722.544,69	601.229,25
31/03/2026	2.725.313,72	586.829,68
30/04/2026	2.730.961,30	572.230,72
31/05/2026	2.735.621,96	557.947,09
30/06/2026	2.734.092,68	543.186,61
31/07/2026	2.733.959,33	528.561,34
31/08/2026	2.726.513,45	513.727,38
30/09/2026	2.728.790,38	499.412,72
31/10/2026	2.732.428,65	485.046,24
30/11/2026	2.731.086,04	470.660,75
31/12/2026	2.728.455,37	455.894,13
31/01/2027	2.728.207,85	441.500,79
28/02/2027	2.727.708,65	426.951,79
31/03/2027	2.726.962,42	412.550,06
30/04/2027	2.730.082,71	398.041,86
31/05/2027	2.731.680,04	383.794,43
30/06/2027	2.724.590,39	369.321,26
31/07/2027	2.715.702,91	355.048,98
31/08/2027	2.703.357,08	340.418,06
30/09/2027	2.697.601,69	325.977,07
31/10/2027	2.695.828,69	311.292,28
30/11/2027	2.691.918,25	297.201,67
31/12/2027	2.687.521,72	282.892,84
31/01/2028	2.681.659,67	268.836,52
29/02/2028	2.679.922,25	254.652,37
31/03/2028	2.677.727,65	240.225,56
30/04/2028	2.669.092,06	226.013,53
31/05/2028	2.649.615,05	212.480,84
30/06/2028	2.591.442,49	198.635,45
31/07/2028	2.560.491,08	184.899,34
31/08/2028	2.495.089,38	171.346,57
30/09/2028	2.438.120,95	158.070,02
31/10/2028	2.363.097,83	145.103,65
30/11/2028	2.237.835,37	133.520,66
31/12/2028	2.128.760,37	123.378,93
31/01/2029	2.014.796,46	112.929,96
28/02/2029	1.934.600,78	100.322,05
31/03/2029	1.849.241,28	90.048,72
30/04/2029	1.739.082,39	80.072,28
31/05/2029	1.626.730,48	70.895,46
30/06/2029	1.503.799,94	62.518,35
31/07/2029	1.392.190,76	54.243,48
31/08/2029	1.262.360,87	46.213,19
30/09/2029	1.162.651,69	39.171,13

31/10/2029	1.061.880,12	32.947,65
30/11/2029	936.762,60	26.821,24
31/12/2029	819.731,99	22.157,06
31/01/2030	695.945,17	17.641,81
28/02/2030	607.251,95	13.969,57
31/03/2030	502.937,10	10.636,86
30/04/2030	432.402,12	7.945,30
31/05/2030	374.838,63	5.503,31
30/06/2030	291.833,50	3.515,76
31/07/2030	180.723,92	2.014,16
31/08/2030	67.150,31	888,95
30/09/2030	7.655,50	300,12
31/10/2030	3.775,02	248,24
31/11/2030	2.736,51	230,05
31/12/2030	2.748,52	218,29
31/01/2031	2.679,51	206,49
28/02/2031	2.438,82	195,02
31/03/2031	2.448,59	185,47
30/04/2031	1.991,35	63,76
31/05/2031	1.999,89	55,42
30/06/2031	1.535,53	46,99
31/07/2031	1.370,61	161,79
31/08/2031	1.046,43	35,41
30/09/2031	936,25	31,15
31/10/2031	939,99	27,48
31/11/2031	943,76	23,80
31/12/2031	767,83	20,08
31/01/2032	573,19	16,96
28/02/2032	364,61	14,65
31/03/2032	366,11	13,18
30/04/2032	367,61	11,72
31/05/2032	369,13	10,23
30/06/2032	370,65	8,74
31/07/2032	372,17	7,25
31/08/2032	295,17	5,76
30/09/2032	159,21	4,49
31/10/2032	160,07	3,65
31/11/2032	160,94	2,80
31/12/2032	161,81	1,95
31/01/2033	162,68	1,09
28/02/2033	44,07	0,23
<b>Total</b>	<b>214.533.354,53</b>	<b>47.761.815,73</b>



**ADVANCES : Aggregate Portfolio**

<b>Instalments and prepayments</b>	<b>Principal</b>	<b>Interest</b>	<b>Total</b>
During the monthly collection period	8.007.164,49	1.231.662,78	9.238.827,27
Cumulative from the first servicer report	137.073.508,47	43.146.715,63	180.220.224,10
<b>Total amounts paid to the issuer</b>	<b>145.080.672,96</b>	<b>44.378.378,41</b>	<b>189.459.051,37</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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