

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="30-nov-21"/>
Relating to the Collection Period:	<input type="text" value="01-nov-21"/> <input type="text" value="30-nov-21"/>
Relating to the Interest Period:	<input type="text" value="29-nov-21"/> <input type="text" value="27-dic-21"/>
Payment Date:	<input type="text" value="28-dic-21"/>

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	267.193.501,89	1.352.176,45	268.545.678,34	612.042,31	269.157.720,65
Performing receivables in arrears	15.970.258,22	393.905,15	16.364.163,37	190.685,12	16.554.848,49
Delinquent receivables	1.919.020,85	158.564,66	2.077.585,51	66.432,70	2.144.018,21
Collateral portfolio: Oustading Principal Due	285.082.780,96	1.904.646,26	286.987.427,22	869.160,13	287.856.587,35
Unpaid First Instalment Receivables (> 120 days)			-		
Default receivables	406.056,30	22.178,84	428.235,14	9.560,05	437.795,19
Total portfolio	285.488.837,26	1.926.825,10	287.415.662,36	878.720,18	288.294.382,54

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	966	14.375.493,97				
2	133	1.988.669,40				
3	56	770.982,46				
4	26	390.956,70	421.631.845	0,31%	4,00%	No
5	15	223.641,26				
6	11	203.132,26				
7	32	488.872,83				
Total	1.239	18.441.748,88				

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	5	85.439,22								
Loans in "Sofferenza"										
Life damage	33	394.595,88	2	15.250,29						
Job damage	39	586.927,11	2	29.702,69						
Defaulted loans	77	1.066.962,21	4	44.952,98	421.631.845	0,25%	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	2	38.327,06	2	21.954,41		
Loans in "Sofferenza"								
Life damage	1	16.377,02	32	378.218,86				
Job damage	7	122.107,66			27	360.776,19	4	93.104,66
Total defaulted	9	163.642,43	34	416.545,92	29	382.730,60	5	104.043,26

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	23.621,99			
Loans in "Sofferenza"					
Life damage	27	303.641,96			
Job damage	34	311.463,12			
Total defaulted	65	638.727,07	0,15%	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	1.667,58	2	21.954,41		
Loans in "Sofferenza"								
Life damage	1	16.377,02	26	287.264,94				
Job damage	5	47.259,29			26	216.884,38	3	47.319,45
Total recoveries	6	63.636,31	28	288.932,52	28	238.838,79	3	47.319,45

DESCRIPTION OF AGGREGATE PORTFOLIO TOTAL

BREAKDOWN BY OUTSTANDING

Aggregate Portfolio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
< 15.000	8.890	87.072.227	9.794,40
15.000 - 25.000	7.478	144.753.950	19.357,31
25.000 - 35.000	1.612	45.539.141	28.250,09
35.000 - 45.000	179	6.982.806	39.010,09
> 45.000	62	3.067.539	49.476,43

BREAKDOWN BY RESIDUAL LIFE

Aggregate Portfolio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
< 2	271	887.610	3.275,31
2 - 4	1.113	7.908.598	7.105,66
4 - 6	2.323	26.517.056	11.415,00
6 - 8	10.029	167.213.155	16.672,96
8 - 10	4.485	84.889.244	18.927,37

BREAKDOWN BY EMPLOYER'S REGION

Aggregate Portfolio			
Region	Number of loans	Outstanding Principal due	Average size
Northern Italy	16.600	257.433.810,83	15.508,06
Emilia Romagna	462	6.626.084	14.342,17
Friuli Venezia Giulia	113	1.429.137	12.647,23
Lazio	12.730	200.340.408	15.737,66
Liguria	100	1.605.246	16.052,46
Lombardia	1.434	20.950.971	14.610,16
Marche	168	2.795.232	16.638,29
Piemonte	693	10.432.826	15.054,58
Toscana	287	4.487.331	15.635,30
Trentino Alto Adige	67	912.408	13.618,03
Umbria	71	1.017.007	14.324,04
Valle d'Aosta	14	249.665	17.833,21
Veneto	461	6.587.496	14.289,58
Southern Italy	1.621	29.981.851,53	18.495,90
Abruzzo	350	7.856.547	22.447,28
Basilicata	21	424.484	20.213,52
Calabria	80	1.381.395	17.267,44
Campania	214	3.422.603	15.993,47
Molise	5	112.635	22.527,00
Puglia	346	6.215.600	17.964,16
Sardegna	237	4.222.542	17.816,63
Sicilia	368	6.346.047	17.244,69

On which:

Aggregate Private and Parapublic	475	6.935.548,90	14.601,16
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BREAKDOWN BY TYPE OF LOAN

Aggregate Portfolio			
Category	Number of loans	Outstanding Principal due	Average size
CQS	7.274	123.347.567	16.957,32
CQP	9.569	139.859.357	14.615,88
DEL	1.378	24.208.739	17.568,03

BREAKDOWN OF DELINQUENT LOAN

Aggregate Portfolio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Performing	18.105	285.680.824,17	15.779,11
4	26	390.957	15.036,80
5	15	223.641	14.909,42
6	11	203.132	18.466,57
7	32	488.873	15.277,28

BREAKDOWN BY INSURANCE COMPANY (Life insurance)

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance Life S.p.A.	2.310	37.272.892	16.135,45
AXA France Vie S.a.	1.677	23.979.127	14.298,82
Metlife Europe Limited	19	253.125	13.322,39
Metlife Europe Limited Flat	361	4.347.666	12.043,40
HDI Assicurazioni S.p.A. Vita	1.252	24.289.275	19.400,38
Credit Life A.G.	1.701	26.307.018	15.465,62
Cardif Assurance Vie S.A.	944	16.112.582	17.068,41
IPTIQ LIFE S.A.	74	1.414.543	19.115,44
Metlife (GAI)	2.910	49.354.724	16.960,39
Afi Esca S.A.	662	9.885.614	14.932,95
Aviva Life S.p.A.	6.311	94.199.097	14.926,18

On which:

Aggregate Credit Life & Afi Esca & Net	4.673	73.465.523,75	15.721,28
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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	2.089	33.725.749	16.144,45
HDI Assicurazioni S.p.A. Impiegato	1.251	24.272.400	19.402,40
AXA France Iard S.a.	1.032	14.990.932	14.526,10
Cardif	944	16.112.582	17.068,41
Great American International Insurance Ltd.	2.910	49.354.724	16.960,39
RHEINLAND VERSICHERUNG AG	433	9.138.982	21.106,19
N/a - Pensioner	9.562	139.820.292	14.622,49

BREAKDOWN BY TYPE OF EMPLOYER

Aggregate Portfolio			
Administration	Number of loans	Outstanding Principal due	Average size
Public	4.524	88.372.876	19.534,23
Private	3.481	47.522.566	13.651,99
Pensioners	9.569	139.859.357	14.615,88
Parapublic	647	11.660.864	18.022,97

On which:

Aggregate Private and Parapublic	4.128	59.183.430,08	14.337,07
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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	93	1.541.108	16.571,05
From the second to the tenth	238	4.337.901	18.226,47
From the eleventh to the fiftieth	327	5.411.865	16.550,04

COLLECTIONS

Collections during the monthly collection period	Principal	Interest	Total
Total			
Instalments	2.682.610,37	1.416.852,86	4.099.463,23
Prepayments	2.627.485,90	3.416,63	2.630.902,53
Recoveries	39.244,85	296,55	39.541,40
Default interest/penalties			
Payments under the transfer and servicing agreement			
Payments under the warranty and indemnity agreement			
Total proceeds	5.349.341,12	1.420.566,04	6.769.907,16
Receivables purchased by the originator			-
Total amounts paid to the issuer	5.349.341,12	1.420.566,04	6.769.907,16

SERVICING FEES AND EXPENSES

ViViBanca	Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,45%	22.798,74
Servicing fees on Default Receivables	1,22%	482,41
Servicing fee for monitory activities	30.500,00	2.541,67
Total servicing fees		25.822,81

MCELocam (Legion)	Servicing fees (VAT included)	Servicing fees
Servicing fee for subservicing activities (per loans)	0,89	
Number of loans	2.333	
Total servicing fees (Floor 1.200)		2.077,77

OTHER INFORMATION

Receivables not all TAN	28.372.990,58
Receivables not all TAN ratio	9,87%
Accruals on the transferred portfolio that must be paid to the Originator	-
Future rediscount of the Additional paid by Class C	40.756.384,27

Quarterly competences of the Additional paid by Class C	-
Future rediscount of the Additional not paid (DPP)	16.849.066,21
Montly competences of the Additional that must be paid (DPP)	479.187,54

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

Date	Principal instalment	Interest instalment
31/12/2021	2.811.112,03	1.534.996,68
31/01/2022	2.827.265,11	1.521.057,13
28/02/2022	2.840.576,31	1.506.066,81
31/03/2022	2.855.011,65	1.491.158,30
30/04/2022	2.869.497,68	1.475.946,61
31/05/2022	2.884.725,10	1.460.628,25
30/06/2022	2.896.988,31	1.445.148,99
31/07/2022	2.911.228,13	1.429.724,24
31/08/2022	2.925.602,46	1.413.757,36
30/09/2022	2.939.322,78	1.398.364,38
31/10/2022	2.953.361,24	1.382.561,38
30/11/2022	2.967.134,82	1.366.694,35
31/12/2022	2.981.688,74	1.350.765,34
31/01/2023	2.994.775,26	1.334.711,66
28/02/2023	3.007.970,38	1.318.532,15
31/03/2023	3.021.969,74	1.302.325,79
30/04/2023	3.036.600,41	1.286.038,33
31/05/2023	3.050.100,92	1.269.734,66
30/06/2023	3.061.598,76	1.253.269,54
31/07/2023	3.075.276,68	1.236.733,36
31/08/2023	3.085.102,94	1.219.823,62
30/09/2023	3.098.117,53	1.203.431,45
31/10/2023	3.112.063,42	1.186.684,88
30/11/2023	3.122.677,27	1.169.852,90
31/12/2023	3.133.934,51	1.152.959,54
31/01/2024	3.143.548,88	1.135.996,86
29/02/2024	3.155.848,19	1.118.989,86
31/03/2024	3.165.990,91	1.101.903,69
30/04/2024	3.179.550,05	1.084.845,53
31/05/2024	3.188.809,18	1.067.547,75
30/06/2024	3.196.059,56	1.050.401,25
31/07/2024	3.204.496,23	1.033.092,39
31/08/2024	3.211.292,14	1.015.469,17
30/09/2024	3.217.724,02	998.382,84
31/10/2024	3.227.669,51	980.899,37
30/11/2024	3.233.639,97	963.421,70
31/12/2024	3.241.030,58	945.965,36
31/01/2025	3.247.491,82	928.418,41
28/02/2025	3.257.204,53	910.852,97
31/03/2025	3.264.102,87	893.227,21
30/04/2025	3.275.002,05	875.577,41
31/05/2025	3.282.050,72	857.834,32
30/06/2025	3.282.486,50	840.085,51
31/07/2025	3.283.595,65	822.348,15
31/08/2025	3.279.415,51	804.396,79
30/09/2025	3.286.418,78	787.009,04
31/10/2025	3.294.535,40	769.297,71
30/11/2025	3.298.487,03	751.548,38
31/12/2025	3.298.327,96	734.026,73
31/01/2026	3.296.112,33	716.123,20
28/02/2026	3.301.654,29	698.257,28
31/03/2026	3.301.452,45	680.810,60
30/04/2026	3.306.184,37	662.903,51
31/05/2026	3.308.792,85	645.270,42
30/06/2026	3.302.890,34	627.232,14
31/07/2026	3.300.135,07	609.504,96
31/08/2026	3.289.671,20	591.642,71
30/09/2026	3.287.260,00	574.235,25
31/10/2026	3.288.387,53	556.624,89
30/11/2026	3.281.071,46	539.147,50
31/12/2026	3.277.546,35	521.304,12
31/01/2027	3.273.694,44	503.871,14
28/02/2027	3.271.975,03	486.347,05
31/03/2027	3.267.963,72	469.071,12
30/04/2027	3.268.631,59	451.573,58
31/05/2027	3.267.200,10	434.255,69
30/06/2027	3.255.968,22	416.666,89
31/07/2027	3.241.511,65	399.566,39
31/08/2027	3.221.731,42	382.098,01
30/09/2027	3.207.952,31	364.786,42
31/10/2027	3.192.684,79	347.364,82
30/11/2027	3.174.855,71	330.574,19
31/12/2027	3.144.834,53	313.703,93
31/01/2028	3.119.871,59	296.884,10
29/02/2028	3.098.016,79	280.174,47
31/03/2028	3.079.182,18	263.558,55
30/04/2028	3.051.624,47	247.260,80
31/05/2028	2.991.371,65	231.672,38
30/06/2028	2.870.184,42	216.110,95
31/07/2028	2.795.343,27	200.702,68
31/08/2028	2.682.740,31	185.358,86
30/09/2028	2.594.078,85	170.787,77
31/10/2028	2.504.059,49	156.762,61

30/11/2028	2.371.611,54	143.568,59
31/12/2028	2.254.131,35	132.985,27
31/01/2029	2.132.371,97	120.717,29
28/02/2029	2.045.151,52	107.093,14
31/03/2029	1.955.779,04	96.354,20
30/04/2029	1.837.179,55	85.686,61
31/05/2029	1.717.170,79	75.388,90
30/06/2029	1.585.385,06	66.080,02
31/07/2029	1.467.268,97	57.378,86
31/08/2029	1.330.900,07	49.163,51
30/09/2029	1.225.047,60	41.880,26
31/10/2029	1.118.559,86	34.947,14
30/11/2029	987.311,20	28.545,05
31/12/2029	862.821,44	23.513,81
31/01/2030	731.760,67	18.443,96
28/02/2030	636.091,17	14.403,49
31/03/2030	525.544,52	10.907,50
30/04/2030	452.196,10	8.058,84
31/05/2030	391.641,83	5.639,76
30/06/2030	303.248,30	3.517,36
31/07/2030	186.533,52	1.938,35
31/08/2030	65.922,10	795,47
30/09/2030	4.658,88	71,44
31/10/2030	673,76	28,42
31/11/2030	519,79	23,55
31/12/2030	522,47	20,87
31/01/2031	525,16	18,20
28/02/2031	527,86	15,51
31/03/2031	530,59	12,79
30/04/2031	533,32	10,07
31/05/2031	536,07	7,33
30/06/2031	502,25	4,58
31/07/2031	448,35	127,38
31/08/2031	115,60	0,61
Total	285.488.837,26	71.882.063,21

ADVANCES : Aggregate Portfolio

Instalments and prepayments	Principal	Interest	Total
During the monthly collection period	5.310.096,27	1.420.269,49	6.730.365,76
Cumulative from the first servicer report	69.140.036,01	26.954.733,27	96.094.769,28
Total amounts paid to the issuer	74.450.132,28	28.375.002,76	102.825.135,04

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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