

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:	28-mar-22
Relating to the Collection Period:	01-mar-22 28-mar-22
Relating to the Interest Period:	28-mar-22 27-apr-22
Payment Date:	28-apr-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	252.783.892,92	1.270.491,25	254.054.384,17	547.732,77	254.602.116,94
Performing receivables in arrears	8.085.017,07	244.395,23	8.329.412,30	109.241,94	8.438.654,24
Delinquent receivables	1.218.560,07	149.205,97	1.367.766,04	60.593,63	1.428.359,67
Collateral portfolio: Oustading Principal Due	262.087.470,06	1.664.092,45	263.751.562,51	717.568,34	264.469.130,85
Unpaid First Instalment Receivables (> 120 days)			-		
Default receivables	457.521,83	28.637,39	486.159,22	12.835,61	498.994,83
Total portfolio	262.544.991,89	1.692.729,84	264.237.721,73	730.403,95	264.968.125,68

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	430	5.569.568,21				
2	140	2.171.663,14				
3	49	588.180,95				
4	25	259.721,96	421.631.845	0,32%	4,00%	No
5	13	210.562,54				
6	12	194.972,40				
7	44	702.509,14				
Total	713	9.697.178,34				

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	1	14.917,85						
Loans in "Sofferenza"										
Life damage	44	521.039,20	2	20.577,45	421.631.845	0,33%	7,00%	No	3,75%	No
Job damage	53	744.833,38	2	21.591,09						
Defaulted loans	104	1.373.378,45	5	57.086,39						

	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	43	504.662,18				
Job damage	10	173.343,53			37	446.605,63	6	124.884,22
Total defaulted	12	214.878,30	47	565.055,89	39	468.560,04	6	124.884,22

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	24.383,56			
Loans in "Sofferenza"			0,21%	4,00%	No
Life damage	38	415.860,86			
Job damage	50	446.974,81			
Total defaulted	92	887.219,23			

	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	2.429,15	2	21.954,41		
Loans in "Sofferenza"								
Life damage	1	16.377,02	37	399.483,84				
Job damage	10	66.890,02			35	289.931,62	5	90.153,17
Total recoveries	11	83.267,04	39	401.912,99	37	311.886,03	5	90.153,17

DESCRIPTION OF AGGREGATE PORTFOLIO TOTAL

BREAKDOWN BY OUTSTANDING

Aggregate Portfolio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
< 15.000	8.841	85.971.837	9.724,22
15.000 - 25.000	6.955	133.772.981	19.234,07
25.000 - 35.000	1.297	36.495.110	28.138,10
35.000 - 45.000	152	5.968.290	39.265,06
> 45.000	41	2.029.503	49.500,08

BREAKDOWN BY RESIDUAL LIFE

Aggregate Portfolio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
< 2	344	1.098.263	3.192,62
2 - 4	1.123	8.059.864	7.177,08
4 - 6	2.155	24.568.905	11.400,88
6 - 8	11.137	183.476.587	16.474,51
8 - 10	2.527	47.034.104	18.612,63

BREAKDOWN BY EMPLOYER'S REGION

Aggregate Portfolio			
Region	Number of loans	Outstanding Principal due	Average size
Northern Italy	15.801	237.801.962,50	15.049,80
Emilia Romagna	431	6.065.696	14.073,54
Friuli Venezia Giulia	104	1.302.569	12.524,70
Lazio	12.219	186.018.207	15.223,69
Liguria	91	1.425.063	15.660,03
Lombardia	1.308	18.745.476	14.331,40
Marche	154	2.515.943	16.337,29
Piemonte	654	9.599.300	14.677,83
Toscana	267	4.159.408	15.578,31
Trentino Alto Adige	63	809.119	12.843,16
Umbria	65	904.245	13.911,47
Valle d'Aosta	13	227.861	17.527,76
Veneto	432	6.029.076	13.956,19
Southern Italy	1.485	26.435.759,23	17.801,86
Abruzzo	332	7.191.676	21.661,67
Basilicata	20	404.442	20.222,08
Calabria	67	1.067.449	15.932,07
Campania	198	3.056.851	15.438,64
Molise	5	107.970	21.594,08
Puglia	312	5.397.622	17.300,07
Sardegna	221	3.796.999	17.180,99
Sicilia	330	5.412.751	16.402,28

On which:

Aggregate Private and Parapublic	466	6.721.921,77	14.424,72
----------------------------------	-----	--------------	-----------

BREAKDOWN BY TYPE OF LOAN

Aggregate Portfolio			
Category	Number of loans	Outstanding Principal due	Average size
CQS	6.776	112.003.912	16.529,50
CQP	9.228	130.514.018	14.143,26
DEL	1.282	21.719.791	16.942,11

BREAKDOWN OF DELINQUENT LOAN

Aggregate Portfolio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Performing	17.152	262.383.796,47	15.297,56
4	25	259.722	10.388,88
5	13	210.563	16.197,12
6	12	194.972	16.247,70
7	44	702.509	15.966,12

BREAKDOWN BY INSURANCE COMPANY (Life insurance)

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance Life S.p.A.	2.150	33.623.968	15.639,05
AXA France Vie S.a.	1.463	20.204.551	13.810,36
Metlife Europe Limited	18	229.489	12.749,41
Metlife Europe Limited Flat	305	3.454.741	11.327,02
HDI Assicurazioni S.p.A. Vita	1.167	21.892.433	18.759,58
Credit Life A.G.	1.623	24.129.827	14.867,42
Cardif Assurance Vie S.A.	896	14.936.912	16.670,66
IPTIQ LIFE S.A.	73	1.354.962	18.561,12
Metlife (GAI)	2.766	45.746.129	16.538,73
Afi Esca S.A.	651	9.397.619	14.435,67
Aviva Life S.p.A.	6.174	89.267.092	14.458,55

On which:

Aggregate Credit Life & Afi Esca & Net	4.424	67.151.414,01	15.178,89
--	-------	---------------	-----------

BREAKDOWN BY INSURANCE COMPANY (Credit insurance)

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance S.p.A	1.930	30.206.195	15.650,88
HDI Assicurazioni S.p.A. Impiegato	1.166	21.876.773	18.762,24
AXA France Iard S.a.	883	12.326.888	13.960,24
Cardif	896	14.936.912	16.670,66
Great American International Insurance Ltd.	2.766	45.746.129	16.538,73
RHEINLAND VERSICHERUNG AG	423	8.652.261	20.454,52
N/a - Pensioner	9.222	130.492.564	14.150,14

BREAKDOWN BY TYPE OF EMPLOYER

Aggregate Portfolio			
Administration	Number of loans	Outstanding Principal due	Average size
Public	4.245	80.168.299	18.885,35
Private	3.210	43.086.537	13.422,60
Pensioners	9.228	130.514.018	14.143,26
Parapublic	603	10.468.868	17.361,31

On which:

Aggregate Private and Parapublic	3.813	53.555.404,75	14.045,48
----------------------------------	-------	---------------	-----------

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	87	1.404.165	16.139,83
From the second to the tenth	222	4.010.317	18.064,49
From the eleventh to the fiftieth	296	4.897.638	16.546,08

COLLECTIONS

Collections during the monthly collection period	Principal	Interest	Total
Total			
Instalments	2.816.781,40	1.706.031,41	4.522.812,81
Prepayments	4.076.177,64	71.503,25	4.147.680,89
Recoveries	65.123,55	1.236,04	66.359,59
Default interest/penalties			
Payments under the transfer and servicing agreement			
Payments under the warranty and indemnity agreement			
Total proceeds	6.958.082,59	1.778.770,70	8.736.853,29
Receivables purchased by the originator			-
Total amounts paid to the issuer	6.958.082,59	1.778.770,70	8.736.853,29

SERVICING FEES AND EXPENSES

ViViBanca	Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,45%	23.742,34
Servicing fees on Default Receivables	1,22%	801,70
Servicing fee for monitory activities	30.500,00	2.541,67
Total servicing fees		27.085,70

MCELocam (Legion)	Servicing fees (VAT included)	Servicing fees
Servicing fee for subservicing activities (per loans)	0,89	
Number of loans	1.926	
Total servicing fees (Floor 1.200)		1.715,30

OTHER INFORMATION

Receivables not all TAN	24.779.195,96
Receivables not all TAN ratio	9,38%
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	3.391.137,47
Future rediscount of the Additional not paid (DPP)	14.973.623,80
Montly competences of the Additional that must be paid (DPP)	459.410,05

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

Date	Principal instalment	Interest instalment
30/04/2022	2.719.057,06	1.403.115,49
31/05/2022	2.734.910,56	1.389.633,46
30/06/2022	2.747.137,98	1.375.294,48
31/07/2022	2.761.158,28	1.361.026,10
31/08/2022	2.774.317,61	1.346.059,51
30/09/2022	2.787.259,55	1.331.739,64
31/10/2022	2.800.202,75	1.316.760,24
30/11/2022	2.813.162,08	1.301.899,83
31/12/2022	2.826.719,73	1.286.884,75
31/01/2023	2.839.279,15	1.271.826,18
28/02/2023	2.851.718,68	1.256.572,18
31/03/2023	2.864.819,93	1.241.295,85
30/04/2023	2.878.403,97	1.225.943,34
31/05/2023	2.891.451,46	1.210.583,00
30/06/2023	2.901.818,96	1.195.064,56
31/07/2023	2.914.733,87	1.179.513,74
31/08/2023	2.923.824,12	1.163.567,40
30/09/2023	2.936.209,41	1.148.137,40
31/10/2023	2.950.293,79	1.132.440,52
30/11/2023	2.959.872,83	1.116.576,54
31/12/2023	2.970.546,56	1.100.659,62
31/01/2024	2.980.159,55	1.084.677,63
29/02/2024	2.991.870,99	1.068.649,64
31/03/2024	3.001.567,74	1.052.547,25
30/04/2024	3.014.629,61	1.036.533,39
31/05/2024	3.023.971,76	1.020.226,21
30/06/2024	3.031.076,05	1.004.067,82
31/07/2024	3.039.350,37	987.750,14
31/08/2024	3.045.555,95	971.124,61
30/09/2024	3.051.982,17	955.152,89
31/10/2024	3.062.027,20	938.546,11
30/11/2024	3.068.660,59	922.171,88
31/12/2024	3.076.074,48	905.604,74
31/01/2025	3.082.603,45	889.038,25
28/02/2025	3.091.802,35	872.461,98
31/03/2025	3.098.812,25	855.832,38
30/04/2025	3.109.387,97	839.176,17
31/05/2025	3.116.174,73	822.426,69
30/06/2025	3.118.156,14	805.673,18
31/07/2025	3.120.682,13	788.917,84
31/08/2025	3.118.445,11	771.950,55
30/09/2025	3.125.772,67	755.521,66
31/10/2025	3.134.501,28	738.771,26
30/11/2025	3.138.333,40	721.975,67
31/12/2025	3.138.637,60	705.404,33
31/01/2026	3.138.085,17	688.453,28
28/02/2026	3.144.079,47	671.520,46
31/03/2026	3.146.721,71	654.908,42
30/04/2026	3.152.643,42	638.017,68
31/05/2026	3.157.026,88	621.449,04
30/06/2026	3.151.984,99	604.311,75
31/07/2026	3.150.011,68	587.482,47
31/08/2026	3.140.133,57	570.304,52
30/09/2026	3.139.527,20	553.768,60
31/10/2026	3.141.800,16	537.138,17
30/11/2026	3.137.582,58	520.538,73
31/12/2026	3.133.963,11	503.623,09
31/01/2027	3.131.285,01	487.042,57
28/02/2027	3.130.696,38	470.333,26
31/03/2027	3.128.272,81	453.913,75
30/04/2027	3.129.775,96	437.250,04
31/05/2027	3.130.470,72	420.916,12
30/06/2027	3.121.826,69	404.312,34
31/07/2027	3.110.503,62	387.919,69
31/08/2027	3.095.592,61	371.279,20
30/09/2027	3.086.401,04	354.647,52
31/10/2027	3.083.034,84	337.844,80
30/11/2027	3.074.661,65	321.623,40
31/12/2027	3.064.684,89	305.290,82
31/01/2028	3.051.224,81	289.260,78
29/02/2028	3.034.072,03	273.013,42
31/03/2028	3.016.839,17	256.838,54
30/04/2028	2.990.638,76	240.908,10
31/05/2028	2.931.552,91	225.733,09
30/06/2028	2.812.040,26	210.698,93
31/07/2028	2.739.067,03	195.616,12
31/08/2028	2.628.888,56	180.794,17
30/09/2028	2.541.993,25	166.745,64
31/10/2028	2.453.317,01	153.116,48
30/11/2028	2.324.001,34	140.630,94
31/12/2028	2.208.294,09	130.260,06
31/01/2029	2.088.988,17	118.686,36
28/02/2029	2.004.837,82	105.222,62

31/03/2029	1.916.577,16	94.413,97
30/04/2029	1.800.408,35	84.007,46
31/05/2029	1.684.064,32	74.136,23
30/06/2029	1.554.732,33	65.066,12
31/07/2029	1.437.659,13	56.473,73
31/08/2029	1.304.192,02	48.184,62
30/09/2029	1.200.232,67	40.714,45
31/10/2029	1.095.827,75	34.073,92
30/11/2029	967.095,75	27.834,73
31/12/2029	846.224,08	22.942,40
31/01/2030	718.431,74	18.223,12
28/02/2030	624.899,75	14.369,75
31/03/2030	517.449,88	10.823,00
30/04/2030	444.463,35	8.013,32
31/05/2030	384.471,73	5.645,56
30/06/2030	298.765,57	3.577,36
31/07/2030	184.822,71	1.958,55
31/08/2030	67.112,37	843,15
30/09/2030	6.319,05	240,52
31/10/2030	2.205,12	190,91
31/11/2030	1.485,59	179,69
31/12/2030	1.492,31	173,03
31/01/2031	1.499,06	166,34
28/02/2031	1.505,83	159,64
31/03/2031	1.512,66	152,87
30/04/2031	1.313,58	33,10
31/05/2031	1.319,58	27,15
30/06/2031	1.145,34	21,15
31/07/2031	1.026,48	140,17
31/08/2031	697,58	12,37
30/09/2031	584,82	9,47
31/10/2030	587,13	7,18
31/11/2031	589,45	4,89
31/12/2031	410,26	2,57
31/01/2032	212,17	0,86
Total	262.544.991,89	63.073.034,42

ADVANCES : Aggregate Portfolio

Instalments and prepayments	Principal	Interest	Total
During the monthly collection period	6.892.959,04	1.777.534,66	8.670.493,70
Cumulative from the first servicer report	90.314.469,09	33.460.726,68	123.775.195,77
Total amounts paid to the issuer	97.207.428,13	35.238.261,34	132.445.689,47

Is the Aggregate Portfolio in line with schedule (pursuant to Transfer Agreement)?	Yes
---	------------

STATEMENT

Confirmation of net economic interest held by Originator (ViViBanca)	5,2996%
---	----------------

The retention rule (Min 5%) is respected?	Yes
--	------------