

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-apr-22"/>
Relating to the Collection Period:	<input type="text" value="01-apr-22"/> <input type="text" value="30-apr-22"/>
Relating to the Interest Period:	<input type="text" value="28-apr-22"/> <input type="text" value="27-mag-22"/>
Payment Date:	<input type="text" value="30-mag-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	247.059.746,80	1.348.274,16	248.408.020,96	564.177,27	248.972.198,23
Performing receivables in arrears	9.161.276,98	268.258,00	9.429.534,98	128.455,29	9.557.990,27
Delinquent receivables	1.465.476,30	180.243,72	1.645.720,02	71.581,64	1.717.301,66
Collateral portfolio: Outstanding Principal Due	257.686.500,08	1.796.775,88	259.483.275,96	764.214,20	260.247.490,16
Unpaid First Instalment Receivables (> 120 days)			-		
Default receivables	486.119,70	30.257,60	516.377,30	13.351,06	529.728,36
Total portfolio	258.172.619,78	1.827.033,48	259.999.653,26	777.565,26	260.777.218,52

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	584	7.442.174,69				
2	98	1.431.409,60				
3	40	555.950,69				
4	38	488.045,06	421.631.845	0,39%	4,00%	No
5	14	140.989,53				
6	13	253.767,21				
7	50	762.918,22				
Total	837	11.075.255,00				

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	46	547.682,69								
Job damage	57	813.792,92								
Defaulted loans	110	1.468.981,48	-	-	421.631.845	0,35%	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	45	531.305,67				
Job damage	13	224.074,10			37	446.605,63	7	143.113,19
Total defaulted	15	265.608,87	49	591.699,38	39	468.560,04	7	143.113,19

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	24.574,55			
Loans in "Sofferenza"					
Life damage	41	466.712,40			
Job damage	50	461.317,23			
Total defaulted	95	952.604,18	0,23%	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	2.620,14	2	21.954,41		
Loans in "Sofferenza"								
Life damage	1	16.377,02	40	450.335,38				
Job damage	9	67.709,16			36	293.000,06	5	100.608,01
Total recoveries	10	84.086,18	42	452.955,52	38	314.954,47	5	100.608,01

DESCRIPTION OF AGGREGATE PORTFOLIO TOTAL

BREAKDOWN BY OUTSTANDING

Aggregate Portfolio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
< 15.000	8.880	86.212.793	9.708,65
15.000 - 25.000	6.831	131.127.495	19.195,94
25.000 - 35.000	1.244	34.940.445	28.087,17
35.000 - 45.000	148	5.795.625	39.159,63
> 45.000	39	1.923.295	49.315,26

BREAKDOWN BY RESIDUAL LIFE

Aggregate Portfolio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
< 2	354	1.105.708	3.123,47
2 - 4	1.141	8.147.598	7.140,75
4 - 6	2.216	25.662.324	11.580,47
6 - 8	11.228	184.209.313	16.406,24
8 - 10	2.203	40.874.710	18.554,11

BREAKDOWN BY EMPLOYER'S REGION

Aggregate Portfolio			
Region	Number of loans	Outstanding Principal due	Average size
Northern Italy	15.686	234.241.194,79	14.933,14
Emilia Romagna	423	5.935.952	14.032,98
Friuli Venezia Giulia	99	1.231.534	12.439,74
Lazio	12.161	183.549.655	15.093,30
Liguria	90	1.397.126	15.523,62
Lombardia	1.292	18.382.582	14.228,00
Marche	153	2.470.891	16.149,61
Piemonte	642	9.359.522	14.578,69
Toscana	263	4.085.542	15.534,38
Trentino Alto Adige	61	782.879	12.834,08
Umbria	65	894.683	13.764,36
Valle d'Aosta	13	226.570	17.428,48
Veneto	424	5.924.259	13.972,31
Southern Italy	1.456	25.758.458,47	17.691,25
Abruzzo	329	7.094.779	21.564,68
Basilicata	19	384.554	20.239,67
Calabria	65	1.021.067	15.708,73
Campania	191	2.953.286	15.462,23
Molise	5	107.054	21.410,72
Puglia	307	5.278.096	17.192,50
Sardegna	217	3.660.586	16.869,06
Sicilia	323	5.259.037	16.281,85

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	6.686	109.825.195	16.426,14
CQP	9.190	128.854.632	14.021,18
DEL	1.266	21.319.826	16.840,30

BREAKDOWN OF DELINQUENT LOAN

Aggregate Portfolio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Performing	16.986	257.837.555,94	15.179,42
4	38	488.045	12.843,29
5	14	140.990	10.070,68
6	13	253.767	19.520,55
7	50	762.918	15.258,36

BREAKDOWN BY INSURANCE COMPANY (Life insurance)

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance Life S.p.A.	2.124	33.010.963	15.541,88
AXA France Vie S.a.	1.445	19.800.520	13.702,78
Metlife Europe Limited	18	227.797	12.655,38
Metlife Europe Limited Flat	305	3.419.795	11.212,44
HDI Assicurazioni S.p.A. Vita	1.158	21.554.895	18.613,90
Credit Life A.G.	1.613	23.741.270	14.718,70
Cardif Assurance Vie S.A.	874	14.535.206	16.630,67
IPTIQ LIFE S.A.	73	1.344.561	18.418,64
Metlife (GAI)	2.735	44.910.385	16.420,62
Afi Esca S.A.	648	9.270.357	14.306,11
Aviva Life S.p.A.	6.149	88.183.905	14.341,18

On which:

Aggregate Credit Life & Afi Esca & Net	4.385	66.022.590,19	15.056,46
--	-------	---------------	-----------

BREAKDOWN BY INSURANCE COMPANY (Credit insurance)

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance S.p.A	1.904	29.624.134	15.558,89
HDI Assicurazioni S.p.A. Impieghe	1.157	21.539.541	18.616,72
AXA France Iard S.a.	867	12.029.950	13.875,37
Cardif	874	14.535.206	16.630,67
Great American International Insurance Ltd.	2.735	44.910.385	16.420,62
RHEINLAND VERSICHERUNG AG	421	8.526.536	20.253,05
N/a - Pensioner	9.184	128.833.903	14.028,08

BREAKDOWN BY TYPE OF EMPLOYER

Aggregate Portfolio			
Administration	Number of loans	Outstanding Principal due	Average size
Public	4.207	78.874.412	18.748,37
Private	3.152	42.072.017	13.347,72
Pensioners	9.190	128.854.632	14.021,18
Parapublic	593	10.198.592	17.198,30

On which:

Aggregate Private and Parapublic	3.745	52.270.609,30	13.957,44
----------------------------------	-------	---------------	-----------

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	86	1.370.249	15.933,13
From the second to the tenth	219	3.921.050	17.904,34
From the eleventh to the fiftieth	296	4.814.504	16.265,21

COLLECTIONS

Collections during the monthly collection period	Principal	Interest	Total
Total			
Instalments	2.605.211,85	1.688.330,83	4.293.542,68
Prepayments	1.568.841,11	22.563,85	1.591.404,96
Recoveries	64.015,51	2.145,07	66.160,58
Default interest/penalties			
Payments under the transfer and servicing agreement			
Payments under the warranty and indemnity agreement			
Total proceeds	4.238.068,47	1.713.039,75	5.951.108,22
Receivables purchased by the originator			-
Total amounts paid to the issuer	4.238.068,47	1.713.039,75	5.951.108,22

SERVICING FEES AND EXPENSES

ViViBanca	Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,45%	22.785,62
Servicing fees on Default Receivables	1,22%	807,16
Servicing fee for monitory activities	30.500,00	2.541,67
Total servicing fees		26.134,45

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	23.662.622,74
Receivables not all TAN ratio	9,10%
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	-
Future rediscount of the Additional not paid (DPP)	14.538.768,53
Montly competences of the Additional that must be paid (DPP)	434.855,27

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

Date	Principal instalment	Interest instalment
31/05/2022	2.703.511,00	1.390.520,30
30/06/2022	2.717.385,68	1.377.441,34
31/07/2022	2.731.598,00	1.363.348,33
31/08/2022	2.744.045,63	1.348.420,11
30/09/2022	2.757.086,09	1.334.156,20
31/10/2022	2.769.780,38	1.319.219,57
30/11/2022	2.782.811,67	1.304.407,52
31/12/2022	2.796.070,84	1.289.437,92
31/01/2023	2.808.067,04	1.274.426,70
28/02/2023	2.820.473,62	1.259.279,28
31/03/2023	2.833.649,54	1.244.051,90
30/04/2023	2.846.953,45	1.228.746,35
31/05/2023	2.860.018,12	1.213.435,99
30/06/2023	2.870.150,51	1.197.965,52
31/07/2023	2.882.852,01	1.182.463,47
31/08/2023	2.892.003,79	1.166.562,01
30/09/2023	2.904.168,99	1.151.184,85
31/10/2023	2.918.128,96	1.135.537,81
30/11/2023	2.927.478,79	1.119.720,16
31/12/2023	2.938.706,48	1.103.854,46
31/01/2024	2.948.228,91	1.087.917,71
29/02/2024	2.959.673,54	1.071.934,31
31/03/2024	2.969.209,96	1.055.878,46
30/04/2024	2.981.875,30	1.039.898,51
31/05/2024	2.991.119,37	1.023.637,63
30/06/2024	2.998.264,92	1.007.530,52
31/07/2024	3.006.372,38	991.219,10
31/08/2024	3.012.597,36	974.639,11
30/09/2024	3.018.947,02	958.724,74
31/10/2024	3.028.840,65	942.163,85
30/11/2024	3.035.735,70	925.841,48
31/12/2024	3.043.109,21	909.321,19
31/01/2025	3.049.988,61	892.850,05
28/02/2025	3.059.578,81	876.317,99
31/03/2025	3.067.357,47	859.733,71
30/04/2025	3.077.305,67	843.116,20
31/05/2025	3.083.793,28	826.407,74
30/06/2025	3.085.948,33	809.698,31
31/07/2025	3.088.794,83	792.986,27
31/08/2025	3.087.099,37	776.058,21
30/09/2025	3.095.241,71	759.676,22
31/10/2025	3.104.477,17	742.954,38
30/11/2025	3.109.745,87	726.191,01
31/12/2025	3.110.444,59	709.642,42
31/01/2026	3.110.591,34	692.705,70
28/02/2026	3.116.556,37	675.781,66
31/03/2026	3.119.265,97	659.185,14
30/04/2026	3.125.414,85	642.301,74
31/05/2026	3.130.718,47	625.750,05
30/06/2026	3.126.040,15	608.612,76
31/07/2026	3.124.563,60	591.785,64
31/08/2026	3.115.104,80	574.602,31
30/09/2026	3.114.895,13	558.072,36
31/10/2026	3.117.664,58	541.490,44
30/11/2026	3.114.340,13	524.893,44
31/12/2026	3.110.949,30	507.913,73
31/01/2027	3.109.551,75	491.329,40
28/02/2027	3.108.912,95	474.600,14
31/03/2027	3.106.572,08	458.167,36
30/04/2027	3.108.052,68	441.480,86
31/05/2027	3.109.615,38	425.134,97
30/06/2027	3.101.554,15	408.508,88
31/07/2027	3.090.452,06	392.092,39
31/08/2027	3.076.277,87	375.422,99
30/09/2027	3.068.318,88	358.760,50
31/10/2027	3.065.331,49	341.959,77
30/11/2027	3.057.447,96	325.696,63
31/12/2027	3.049.547,36	309.309,66
31/01/2028	3.041.309,69	293.200,68
29/02/2028	3.037.860,32	276.874,74
31/03/2028	3.032.377,23	260.576,28
30/04/2028	3.006.286,28	244.483,10
31/05/2028	2.947.086,09	229.098,66
30/06/2028	2.827.365,93	213.777,79
31/07/2028	2.753.984,65	198.416,03
31/08/2028	2.642.802,65	183.387,23
30/09/2028	2.555.301,32	169.246,23
31/10/2028	2.466.368,90	155.385,16
30/11/2028	2.336.308,72	142.731,28
31/12/2028	2.220.290,61	132.129,06
31/01/2029	2.100.118,78	120.396,78
28/02/2029	2.015.979,83	106.740,48
31/03/2029	1.927.253,05	95.777,77

30/04/2029	1.811.465,73	85.231,40
31/05/2029	1.694.134,71	75.209,44
30/06/2029	1.565.524,76	66.109,52
31/07/2029	1.447.611,55	57.381,90
31/08/2029	1.313.195,67	48.964,16
30/09/2029	1.208.770,79	41.473,34
31/10/2029	1.103.116,35	34.725,51
30/11/2029	973.611,28	28.299,07
31/12/2029	852.068,62	23.332,99
31/01/2030	723.597,93	18.540,67
28/02/2030	629.642,39	14.627,82
31/03/2030	521.416,81	11.022,20
30/04/2030	448.215,62	8.169,32
31/05/2030	387.677,47	5.761,27
30/06/2030	301.431,46	3.659,25
31/07/2030	186.763,68	2.012,76
31/08/2030	68.389,60	879,44
30/09/2030	7.047,79	263,17
31/10/2030	2.899,29	209,92
31/11/2030	2.175,97	195,76
31/12/2030	2.185,52	186,22
31/01/2031	2.112,48	176,64
28/02/2031	1.864,44	167,43
31/03/2031	1.872,51	159,37
30/04/2031	1.672,82	36,23
31/05/2031	1.680,05	29,00
30/06/2031	1.205,33	21,69
31/07/2031	1.035,79	142,71
31/08/2031	703,90	12,59
30/09/2031	590,13	9,64
31/10/20301	592,46	7,31
31/11/2031	594,79	4,98
31/12/2031	413,98	2,62
31/01/2032	214,10	0,88
Total	258.172.619,78	61.963.324,89

ADVANCES : Aggregate Portfolio

Instalments and prepayments	Principal	Interest	Total
During the monthly collection period	4.174.052,96	1.710.894,68	5.884.947,64
Cumulative from the first servicer report	97.207.428,13	35.238.261,34	132.445.689,47
Total amounts paid to the issuer	101.381.481,09	36.949.156,02	138.330.637,11

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
--	------------