

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-ott-21
Relating to the Collection Period:	01-ott-21 31-ott-21
Relating to the Interest Period:	28-ott-21 26-nov-21
Payment Date:	29-nov-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	279.387.428,74	1.422.475,47	280.809.904,21	653.631,33	281.463.535,54
Performing receivables in arrears	9.737.687,38	239.884,48	9.977.571,86	119.693,49	10.097.265,35
Delinquent receivables	1.415.835,11	123.510,40	1.539.345,51	52.083,71	1.591.429,22
Collateral portfolio: Oustading Principal Due	290.540.951,23	1.785.870,35	292.326.821,58	825.408,53	293.152.230,11
Unpaid First Instalment Receivables (> 120 days)			-		
Default receivables	414.959,43	23.222,47	438.181,90	9.815,69	447.997,59
Total portfolio	290.955.910,66	1.809.092,82	292.765.003,48	835.224,22	293.600.227,70

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	608	8.378.771,76				
2	109	1.598.800,10				
3	36	442.757,37				
4	16	263.895,83	421.631.845	0,26%	4,00%	No
5	14	210.554,02				
6	12	211.470,55				
7	27	410.667,74				
Total	822	11.516.917,37				

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	31	379.345,59	3	30.098,91	421.631.845	0,24%	7,00%	No	3,75%	No
Job damage	37	557.224,42	3	35.834,47						
Defaulted loans	73	1.022.009,23	6	65.933,38						

	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	30	362.968,57				
Job damage	6	103.343,57			27	360.776,19	4	93.104,66
Total defaulted	8	144.878,34	32	401.295,63	29	382.730,60	4	93.104,66

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	23.441,67			
Loans in "Sofferenza"					
Life damage	25	275.549,64	0,14%	4,00%	No
Job damage	31	284.836,02			
Total defaulted	60	583.827,33			

	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	1.487,26	2	21.954,41		
Loans in "Sofferenza"								
Life damage	1	16.377,02	24	259.172,62				
Job damage	5	46.874,45			23	190.642,12	3	47.319,45
Total recoveries	6	63.251,47	26	260.659,88	25	212.596,53	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	8.888	87.257.734	9.817,48
15.000 - 25.000	7.600	147.368.912	19.390,65
25.000 - 35.000	1.683	47.637.712	28.305,24
35.000 - 45.000	183	7.138.966	39.010,74
> 45.000	68	3.361.680	49.436,47

BREAKDOWN BY RESIDUAL LIFE

Aggregate Portfolio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
< 2	244	792.406	3.247,57
2 - 4	1.107	7.896.845	7.133,55
4 - 6	2.348	26.757.461	11.395,85
6 - 8	9.680	161.644.031	16.698,76
8 - 10	5.043	95.674.260	18.971,70

BREAKDOWN BY EMPLOYER'S REGION

Aggregate Portfolio			
Region	Number of loans	Outstanding Principal due	Average size
Northern Italy	16.785	262.263.389,68	15.624,87
Emilia Romagna	470	6.783.132	14.432,20
Friuli Venezia Giulia	114	1.451.531	12.732,73
Lazio	12.838	203.761.311	15.871,73
Liguria	100	1.611.584	16.115,84
Lombardia	1.472	21.544.310	14.636,08
Marche	173	2.871.043	16.595,62
Piemonte	710	10.774.804	15.175,78
Toscana	287	4.545.478	15.837,90
Trentino Alto Adige	68	925.564	13.611,23
Umbria	71	1.027.195	14.467,53
Valle d'Aosta	16	267.555	16.722,19
Veneto	466	6.699.884	14.377,43
Southern Italy	1.637	30.501.613,80	18.632,63
Abruzzo	352	7.972.489	22.649,12
Basilicata	21	432.036	20.573,13
Calabria	82	1.426.969	17.402,06
Campania	216	3.487.408	16.145,41
Molise	6	127.186	21.197,59
Puglia	347	6.268.467	18.064,75
Sardegna	240	4.290.497	17.877,07
Sicilia	373	6.496.563	17.417,06

On which:

Aggregate Private and Parapublic	480	7.067.743,79	14.724,47
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BREAKDOWN BY TYPE OF LOAN

Aggregate Portfolio			
Category	Number of loans	Outstanding Principal due	Average size
CQS	7.386	125.967.069	17.054,84
CQP	9.639	142.029.333	14.734,86
DEL	1.397	24.768.602	17.729,85

BREAKDOWN OF DELINQUENT LOAN

Aggregate Portfolio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Performing	18.321	291.230.233,44	15.895,98
4	16	263.896	16.493,49
5	14	210.554	15.039,57
6	12	211.471	17.622,55
7	27	410.668	15.209,92

BREAKDOWN BY INSURANCE COMPANY (Life insurance)

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance Life S.p.A.	2.352	38.110.104	16.203,28
AXA France Vie S.a.	1.710	24.699.127	14.443,93
Metlife Europe Limited	19	255.003	13.421,22
Metlife Europe Limited Flat	373	4.576.871	12.270,43
HDI Assicurazioni S.p.A. Vita	1.270	24.826.248	19.548,23
Credit Life A.G.	1.727	26.919.307	15.587,32
Cardif Assurance Vie S.A.	953	16.349.603	17.155,93
IPTIQ LIFE S.A.	74	1.424.636	19.251,84
Metlife (GAI)	2.945	50.279.062	17.072,69
Afi Esca S.A.	665	10.018.230	15.065,01
Aviva Life S.p.A.	6.334	95.306.812	15.046,86

On which:

Aggregate Credit Life & Afi Esca & Net	4.744	75.047.640,71	15.819,49
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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.	2.131	34.532.564	16.204,86
HDI Assicurazioni S.p.A. Impiegato	1.269	24.809.073	19.550,10
AXA France Iard S.a.	1.057	15.540.676	14.702,63
Cardif	953	16.349.603	17.155,93
Great American International Insurance Ltd.	2.945	50.279.062	17.072,69
RHEINLAND VERSICHERUNG AG	435	9.264.760	21.298,30
N/a - Pensioner	9.632	141.989.265	14.741,41

BREAKDOWN BY TYPE OF EMPLOYER

Aggregate Portfolio			
Administration	Number of loans	Outstanding Principal due	Average size
Public	4.569	89.995.309	19.696,94
Private	3.556	48.815.684	13.727,70
Pensioners	9.639	142.029.333	14.734,86
Parapublic	658	11.924.678	18.122,61

On which:

Aggregate Private and Parapublic	4.214	60.740.361,54	14.413,94
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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	96	1.602.192	16.689,50
From the second to the tenth	246	4.495.622	18.274,89
From the eleventh to the fiftieth	329	5.470.594	16.627,94

COLLECTIONS

Collections during the monthly collection period	Principal	Interest	Total
Total			
Instalments	2.678.598,20	1.789.592,68	4.468.190,88
Prepayments	1.247.349,93	3.370,95	1.250.720,88
Recoveries	41.729,67	431,59	42.161,26
Default interest/penalties			
Payments under the transfer and servicing agreement			
Payments under the warranty and indemnity agreement			
Total proceeds	3.967.677,80	1.793.395,22	5.761.073,02
Receivables purchased by the originator	18.308,34	- 26,57	18.281,77
Total amounts paid to the issuer	3.985.986,14	1.793.368,65	5.779.354,79

SERVICING FEES AND EXPENSES

ViViBanca	Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,45%	21.945,16
Servicing fees on Default Receivables	1,22%	508,96
Servicing fee for monitory activities	30.500,00	2.541,67
Total servicing fees		24.995,79

MCELocam (Legion)	Servicing fees (VAT included)	Servicing fees
Servicing fee for subservicing activities (per loans)	0,89	
Number of loans	2.417	
Total servicing fees (Floor 1.200)		2.152,58

OTHER INFORMATION

Receivables not all TAN	29.183.247,27
Receivables not all TAN ratio	9,97%
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)	17.328.253,75
Montly competences of the Additional that must be paid (DPP)	474.855,70

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

Date	Principal instalment	Interest instalment
30/11/2021	2.822.972,20	1.570.638,19
31/12/2021	2.840.585,62	1.557.123,51
31/01/2022	2.855.663,35	1.542.407,33
28/02/2022	2.869.809,00	1.527.376,00
31/03/2022	2.884.291,03	1.512.133,32
30/04/2022	2.898.886,81	1.496.689,35
31/05/2022	2.914.050,08	1.481.137,52
30/06/2022	2.926.517,62	1.465.424,67
31/07/2022	2.941.308,71	1.449.766,26
31/08/2022	2.956.510,18	1.433.892,19
30/09/2022	2.969.724,06	1.417.927,05
31/10/2022	2.983.983,06	1.401.882,41
30/11/2022	2.997.852,22	1.385.771,98
31/12/2022	3.012.542,33	1.369.599,10
31/01/2023	3.025.827,76	1.353.299,94
28/02/2023	3.039.305,78	1.336.872,66
31/03/2023	3.053.595,05	1.320.416,70
30/04/2023	3.068.395,62	1.303.877,16
31/05/2023	3.082.060,96	1.287.320,63
30/06/2023	3.093.713,97	1.270.600,76
31/07/2023	3.107.284,85	1.253.808,32
31/08/2023	3.117.676,50	1.236.930,13
30/09/2023	3.130.272,86	1.219.995,27
31/10/2023	3.144.405,19	1.202.991,57
30/11/2023	3.155.170,31	1.185.900,80
31/12/2023	3.166.641,15	1.168.747,89
31/01/2024	3.176.394,27	1.151.523,05
29/02/2024	3.188.887,93	1.134.252,67
31/03/2024	3.199.182,96	1.116.901,89
30/04/2024	3.212.787,92	1.099.577,95
31/05/2024	3.222.195,22	1.082.013,24
30/06/2024	3.229.415,70	1.064.600,21
31/07/2024	3.237.809,04	1.047.023,44
31/08/2024	3.245.398,04	1.029.372,46
30/09/2024	3.251.244,24	1.011.779,63
31/10/2024	3.261.040,79	994.025,86
30/11/2024	3.266.857,24	976.280,83
31/12/2024	3.274.222,54	958.559,45
31/01/2025	3.280.322,36	940.784,73
28/02/2025	3.290.205,11	922.956,99
31/03/2025	3.296.825,68	905.066,32
30/04/2025	3.306.830,85	887.155,34
31/05/2025	3.313.345,12	869.120,36
30/06/2025	3.312.428,59	851.115,27
31/07/2025	3.313.424,50	833.132,22
31/08/2025	3.310.062,55	815.124,75
30/09/2025	3.316.426,93	797.303,58
31/10/2025	3.324.440,93	779.345,38
30/11/2025	3.327.975,86	761.352,95
31/12/2025	3.326.788,02	743.588,84
31/01/2026	3.324.062,01	725.447,34
28/02/2026	3.329.693,61	707.348,98
31/03/2026	3.329.552,44	689.674,07
30/04/2026	3.334.240,59	671.533,46
31/05/2026	3.336.721,45	653.670,66
30/06/2026	3.330.435,23	635.396,18
31/07/2026	3.327.727,26	617.438,66
31/08/2026	3.318.135,34	599.481,82
30/09/2026	3.314.911,11	581.708,81
31/10/2026	3.316.105,75	563.868,87
30/11/2026	3.308.736,44	546.161,18
31/12/2026	3.305.255,98	528.085,14
31/01/2027	3.301.445,54	510.424,96
28/02/2027	3.299.162,82	492.669,42
31/03/2027	3.294.955,58	475.166,98
30/04/2027	3.295.686,49	457.442,70
31/05/2027	3.294.112,77	439.898,48
30/06/2027	3.282.883,28	422.083,10
31/07/2027	3.268.273,47	404.759,67
31/08/2027	3.249.297,97	387.142,40
30/09/2027	3.234.586,69	369.528,37
31/10/2027	3.218.870,51	351.879,48
30/11/2027	3.200.765,85	334.868,72
31/12/2027	3.171.127,45	317.969,44
31/01/2028	3.145.899,99	300.928,43
29/02/2028	3.123.248,89	283.811,75
31/03/2028	3.104.377,24	266.979,85
30/04/2028	3.076.739,23	250.468,74
31/05/2028	3.016.240,24	234.675,76
30/06/2028	2.893.844,77	218.905,59
31/07/2028	2.818.389,81	203.294,94
31/08/2028	2.705.531,25	187.767,11
30/09/2028	2.615.495,82	172.986,34

31/10/2028	2.524.824,89	158.777,72
30/11/2028	2.391.427,35	145.319,56
31/12/2028	2.273.287,36	134.762,40
31/01/2029	2.150.645,38	122.330,72
28/02/2029	2.062.757,52	108.360,71
31/03/2029	1.972.604,77	97.348,52
30/04/2029	1.852.642,91	86.536,98
31/05/2029	1.731.227,41	76.082,12
30/06/2029	1.598.148,74	66.654,07
31/07/2029	1.477.918,29	57.720,05
31/08/2029	1.340.596,45	49.521,89
30/09/2029	1.234.060,30	42.152,36
31/10/2029	1.125.936,95	35.132,76
30/11/2029	994.234,14	28.779,19
31/12/2029	868.983,95	23.689,54
31/01/2030	736.609,64	18.557,93
28/02/2030	640.498,71	14.570,02
31/03/2030	529.403,74	11.035,07
30/04/2030	455.555,14	8.151,84
31/05/2030	394.701,45	5.705,66
30/06/2030	305.649,70	3.558,25
31/07/2030	187.727,21	1.957,89
31/08/2030	66.252,41	803,06
30/09/2030	4.682,22	72,12
31/10/2030	677,14	28,70
31/11/2030	522,39	23,77
31/12/2030	525,09	21,07
31/01/2031	527,79	18,37
28/02/2031	530,50	15,66
31/03/2031	533,24	12,92
30/04/2031	535,99	10,17
31/05/2031	538,76	7,40
30/06/2031	504,77	4,62
31/07/2031	450,60	128,60
31/08/2031	116,18	0,62
Total	290.955.910,66	74.425.807,87

ADVANCES : Aggregate Portfolio

Instalments and prepayments	Principal	Interest	Total
During the monthly collection period	3.925.948,13	1.792.963,63	5.718.911,76
Cumulative from the first servicer report	65.214.087,88	25.161.769,64	90.375.857,52
Total amounts paid to the issuer	69.140.036,01	26.954.733,27	96.094.769,28

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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