

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:

30-set-22

Relating to the Collection Period:

01-set-22

30-set-22

Relating to the Interest Period:

28-set-22

27-ott-22

Payment Date:

28-ott-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	198.526.614,43	815.092,23	199.341.706,66	340.931,34	199.682.638,00
Performing receivables in arrears	21.370.227,20	814.675,69	22.184.902,89	308.071,65	22.492.974,54
Delinquent receivables	2.018.598,94	288.838,39	2.307.437,33	97.676,34	2.405.113,67
Collateral portfolio: Oustading Principal Due	221.915.440,57	1.918.606,31	223.834.046,88	746.679,33	224.580.726,21
Unpaid First Instalment Receivables (> 120 days)			-		
Default receivables	670.790,89	51.223,35	722.014,24	25.717,62	747.731,86
Total portfolio	222.586.231,46	1.969.829,66	224.556.061,12	772.396,95	225.328.458,07

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	938	11.021.889,18				
2	689	9.688.954,43				
3	122	1.474.059,28				
4	44	564.259,65	421.631.845	0,55%	4,00%	No
5	26	311.143,14				
6	19	285.053,71				
7	80	1.146.980,83				
Total	1.918	24.492.340,22				

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	62	741.746,09	3	33.870,19	421.631.845	0,47%	7,00%	No	3,75%	No
Job damage	81	1.152.702,29	4	38.777,46						
Defaulted loans	150	2.001.954,25	7	72.647,65						

	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	60	704.725,72				
Job damage	18	278.562,64			53	679.736,66	10	194.402,99
Total defaulted	21	340.740,76	64	765.119,43	55	701.691,07	10	194.402,99

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	25.818,60			
Loans in "Sofferenza"					
Life damage	55	618.850,84	0,30%	4,00%	No
Job damage	70	635.270,57			
Total defaulted	131	1.279.940,01			

	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	3.864,19	2	21.954,41		
Loans in "Sofferenza"								
Life damage	1	16.377,02	54	602.473,82				
Job damage	16	162.470,17			45	336.876,20	9	135.924,20
Total recoveries	17	178.847,19	58	606.338,01	47	358.830,61	9	135.924,20

DESCRIPTION OF AGGREGATE PORTFOLIO TOTAL

BREAKDOWN BY OUTSTANDING

Aggregate Portfolio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
< 15.000	8.469	81.162.225	9.583,45
15.000 - 25.000	5.921	112.737.650	19.040,31
25.000 - 35.000	899	25.187.213	28.016,92
35.000 - 45.000	109	4.292.366	39.379,51
> 45.000	24	1.176.608	49.025,32

BREAKDOWN BY RESIDUAL LIFE

Aggregate Portfolio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
< 2	475	1.510.617	3.180,25
2 - 4	1.183	8.657.998	7.318,68
4 - 6	2.737	34.359.543	12.553,72
6 - 8	10.667	173.909.111	16.303,47
8 - 10	360	6.118.792	16.996,65

BREAKDOWN BY EMPLOYER'S REGION

Aggregate Portfolio			
Region	Number of loans	Outstanding Principal due	Average size
Northern Italy	14.158	202.966.093,69	14.335,79
Emilia Romagna	362	5.060.008	13.977,92
Friuli Venezia Giulia	87	1.027.384	11.809,01
Lazio	11.054	159.665.641	14.444,15
Liguria	78	1.187.871	15.229,11
Lombardia	1.145	15.729.705	13.737,73
Marche	130	2.029.195	15.609,19
Piemonte	561	7.977.158	14.219,53
Toscana	239	3.577.999	14.970,71
Trentino Alto Adige	53	694.462	13.103,06
Umbria	56	751.937	13.427,45
Valle d'Aosta	12	188.610	15.717,49
Veneto	381	5.076.124	13.323,16
Southern Italy	1.263	21.589.688,40	17.093,97
Abruzzo	303	6.209.278	20.492,67
Basilicata	17	325.425	19.142,65
Calabria	59	878.722	14.893,60
Campania	160	2.462.634	15.391,46
Molise	5	101.284	20.256,82
Puglia	260	4.315.537	16.598,22
Sardegna	193	3.086.713	15.993,33
Sicilia	266	4.210.096	15.827,43

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	5.916	93.932.879	15.877,77
CQP	8.369	112.330.066	13.422,16
DEL	1.137	18.293.116	16.088,93

BREAKDOWN OF DELINQUENT LOAN

Aggregate Portfolio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Performing	15.199	221.526.609,55	14.575,08
4	44	564.260	12.824,08
5	26	311.143	11.967,04
6	19	285.054	15.002,83
7	80	1.146.981	14.337,26

BREAKDOWN BY INSURANCE COMPANY (Life insurance)

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance Life S.p.A.	1.903	28.699.871	15.081,38
AXA France Vie S.a.	1.223	15.990.429	13.074,76
Metlife Europe Limited	16	190.570	11.910,65
Metlife Europe Limited Flat	239	2.540.609	10.630,16
HDI Assicurazioni S.p.A. Vita	1.044	18.636.384	17.850,94
Credit Life A.G.	1.371	19.291.622	14.071,21
Cardif Assurance Vie S.A.	726	11.659.865	16.060,42
IPTIQ LIFE S.A.	72	1.273.590	17.688,75
Metlife (GAI)	2.443	38.544.569	15.777,56
Afi Esca S.A.	588	8.030.363	13.657,08
Aviva Life S.p.A.	5.797	79.698.188	13.748,18

On which:

Aggregate Credit Life & Afi Esca & Net	3.862	56.021.856,81	14.505,92
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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	1.691	25.567.204	15.119,58
HDI Assicurazioni S.p.A. Impiegato	1.043	18.621.955	17.854,22
AXA France Iard S.a.	748	9.882.444	13.211,82
Cardif	726	11.659.865	16.060,42
Great American International Insurance Ltd.	2.443	38.544.569	15.777,56
RHEINLAND VERSICHERUNG AG	408	7.978.811	19.555,91
N/a - Pensioner	8.363	112.301.213	13.428,34

BREAKDOWN BY TYPE OF EMPLOYER

Aggregate Portfolio			
Administration	Number of loans	Outstanding Principal due	Average size
Public	3.774	67.866.828	17.982,73
Private	2.758	35.782.887	12.974,22
Pensioners	8.369	112.330.066	13.422,16
Parapublic	521	8.576.280	16.461,19

On which:

Aggregate Private and Parapublic	3.279	44.359.166,65	13.528,26
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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	75	1.127.653	15.035,37
From the second to the tenth	197	3.391.191	17.214,17
From the eleventh to the fiftieth	279	4.335.734	15.540,27

COLLECTIONS

Collections during the monthly collection period	Principal	Interest	Total
Total			
Instalments	2.734.945,05	1.248.795,68	3.983.740,73
Prepayments	4.333.478,95	68.951,24	4.402.430,19
Recoveries	64.746,45	583,96	65.330,41
Default interest/penalties			
Payments under the transfer and servicing agreement			
Payments under the warranty and indemnity agreement			
Total proceeds	7.133.170,45	1.318.330,88	8.451.501,33
Receivables purchased by the originator	6.876,81	27,94	6.904,75
Total amounts paid to the issuer	7.140.047,26	1.318.358,82	8.458.406,08

SERVICING FEES AND EXPENSES

ViViBanca	Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,45%	31.303,81
Servicing fees on Default Receivables	1,22%	797,03
Servicing fee for monitory activities	30.500,00	2.541,67
Total servicing fees		34.642,51

MCELocam (Legion)	Servicing fees (VAT included)	Servicing fees
Servicing fee for subservicing activities (per loans)	0,89	
Number of loans	1.579	
Total servicing fees (Floor 1.200)		1.406,26

OTHER INFORMATION

Receivables not all TAN	13.979.001,61
Receivables not all TAN ratio	6,23%
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	3.271.097,33
Future rediscount of the Additional not paid (DPP)	12.335.740,24
Montly competences of the Additional that must be paid (DPP)	451.182,64

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

Date	Principal instalment	Interest instalment
31/10/2022	2.481.644,90	1.192.672,78
30/11/2022	2.492.174,62	1.179.027,42
31/12/2022	2.504.707,01	1.165.896,18
31/01/2023	2.515.811,38	1.152.812,29
28/02/2023	2.527.431,04	1.139.529,97
31/03/2023	2.539.003,15	1.125.872,45
30/04/2023	2.550.949,72	1.112.235,11
31/05/2023	2.562.986,20	1.098.615,68
30/06/2023	2.571.994,56	1.084.830,12
31/07/2023	2.583.144,55	1.071.019,83
31/08/2023	2.591.056,87	1.056.859,45
30/09/2023	2.601.706,15	1.043.142,43
31/10/2023	2.614.189,39	1.029.212,08
30/11/2023	2.622.492,33	1.015.122,72
31/12/2023	2.632.080,13	1.000.989,20
31/01/2024	2.640.887,99	986.796,97
29/02/2024	2.651.414,02	972.560,89
31/03/2024	2.659.801,63	958.256,07
30/04/2024	2.671.528,80	944.031,19
31/05/2024	2.679.815,96	929.537,29
30/06/2024	2.686.036,78	915.196,76
31/07/2024	2.693.920,41	900.750,85
31/08/2024	2.699.237,83	885.990,72
30/09/2024	2.706.106,98	871.815,03
31/10/2024	2.715.611,59	857.039,17
30/11/2024	2.721.063,56	842.493,87
31/12/2024	2.727.390,40	827.765,01
31/01/2025	2.734.055,01	813.089,77
28/02/2025	2.743.094,70	798.355,52
31/03/2025	2.749.589,71	783.570,09
30/04/2025	2.758.589,62	768.758,51
31/05/2025	2.763.958,14	753.862,55
30/06/2025	2.765.368,18	738.969,22
31/07/2025	2.769.305,23	724.077,72
31/08/2025	2.769.183,72	708.995,49
30/09/2025	2.776.181,50	694.375,78
31/10/2025	2.785.304,96	679.457,45
30/11/2025	2.790.419,76	664.490,99
31/12/2025	2.792.785,07	649.645,39
31/01/2026	2.793.845,88	634.503,72
28/02/2026	2.800.671,23	619.457,53
31/03/2026	2.803.770,43	604.551,29
30/04/2026	2.809.767,63	589.441,50
31/05/2026	2.814.576,80	574.648,94
30/06/2026	2.813.354,81	559.372,85
31/07/2026	2.813.237,22	544.231,42
31/08/2026	2.806.041,83	528.879,30
30/09/2026	2.807.882,50	514.051,06
31/10/2026	2.811.337,39	499.174,31
30/11/2026	2.809.562,55	484.280,76
31/12/2026	2.806.529,69	469.001,21
31/01/2027	2.806.588,35	454.106,31
28/02/2027	2.806.394,03	439.053,33
31/03/2027	2.805.689,39	424.144,99
30/04/2027	2.809.139,60	409.131,03
31/05/2027	2.810.529,93	394.378,85
30/06/2027	2.803.047,22	379.399,18
31/07/2027	2.793.788,18	364.626,81
31/08/2027	2.781.218,75	349.600,10
30/09/2027	2.775.732,25	334.659,64
31/10/2027	2.774.252,12	319.472,99
30/11/2027	2.769.983,64	304.882,80
31/12/2027	2.765.600,01	290.076,31
31/01/2028	2.759.543,56	275.524,61
29/02/2028	2.756.930,83	260.737,32
31/03/2028	2.754.589,31	245.929,82
30/04/2028	2.746.461,20	231.231,21
31/05/2028	2.725.053,94	217.228,21
30/06/2028	2.659.293,57	202.909,86
31/07/2028	2.618.637,76	188.593,55
31/08/2028	2.548.559,35	174.787,46
30/09/2028	2.475.564,23	161.280,10
31/10/2028	2.389.463,40	147.987,21
30/11/2028	2.263.269,16	136.264,46
31/12/2028	2.153.212,42	126.290,15
31/01/2029	2.036.809,75	115.169,93
28/02/2029	1.955.360,33	102.214,71
31/03/2029	1.869.335,42	91.753,81
30/04/2029	1.757.593,68	81.488,06
31/05/2029	1.643.906,90	71.925,78
30/06/2029	1.519.680,21	63.399,58
31/07/2029	1.405.499,52	54.971,20
31/08/2029	1.274.076,53	46.717,90

30/09/2029	1.173.239,44	39.558,61
31/10/2029	1.071.543,10	33.314,24
30/11/2029	945.267,56	27.160,39
31/12/2029	827.268,57	22.418,05
31/01/2030	702.811,58	17.828,61
28/02/2030	613.094,07	14.093,25
31/03/2030	507.537,60	10.703,17
30/04/2030	436.332,54	7.967,17
31/05/2030	377.942,66	5.587,95
30/06/2030	294.067,81	3.567,76
31/07/2030	181.958,13	1.982,63
31/08/2030	67.570,78	901,20
30/09/2030	7.703,44	304,25
31/10/2030	3.798,65	251,66
31/11/2030	2.753,64	233,22
31/12/2030	2.765,73	221,30
31/01/2031	2.696,29	209,34
28/02/2031	2.454,09	197,71
31/03/2031	2.463,92	188,02
30/04/2031	2.003,82	64,64
31/05/2031	2.012,41	56,18
30/06/2031	1.545,14	47,64
31/07/2031	1.379,19	164,02
31/08/2031	1.052,98	35,90
30/09/2031	942,11	31,58
31/10/2031	945,88	27,86
31/11/2031	949,67	24,13
31/12/2031	772,64	20,36
31/01/2032	576,78	17,19
28/02/2032	366,89	14,85
31/03/2032	368,40	13,37
30/04/2032	369,91	11,88
31/05/2032	371,44	10,37
30/06/2032	372,97	8,86
31/07/2032	374,50	7,35
31/08/2032	297,02	5,84
30/09/2032	160,21	4,55
31/10/2032	161,07	3,70
31/11/2032	161,94	2,84
31/12/2032	162,82	1,97
31/01/2033	163,70	1,11
28/02/2033	44,34	0,23
Total	222.586.231,46	50.406.516,13

ADVANCES : Aggregate Portfolio

Instalments and prepayments	Principal	Interest	Total
During the monthly collection period	7.068.424,00	1.317.746,92	8.386.170,92
Cumulative from the first servicer report	130.005.084,47	41.828.968,71	171.834.053,18
Total amounts paid to the issuer	137.073.508,47	43.146.715,63	180.220.224,10

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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