

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-22"/>
Relating to the Collection Period:	<input type="text" value="01-nov-22"/> <input type="text" value="30-nov-22"/>
Relating to the Interest Period:	<input type="text" value="28-nov-22"/> <input type="text" value="27-dic-22"/>
Payment Date:	<input type="text" value="28-dic-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	185.875.744,07	1.059.282,14	186.935.026,21	418.827,09	187.353.853,30
Performing receivables in arrears	18.444.040,69	742.504,89	19.186.545,58	269.172,01	19.455.717,59
Delinquent receivables	2.015.677,81	304.550,61	2.320.228,42	97.078,28	2.417.306,70
Collateral portfolio: Oustading Principal Due	206.335.462,57	2.106.337,64	208.441.800,21	785.077,38	209.226.877,59
Unpaid First Instalment Receivables (> 120 days)			-		
Default receivables	810.567,71	58.629,80	869.197,51	31.036,59	900.234,10
Total portfolio	207.146.030,28	2.164.967,44	209.310.997,72	816.113,97	210.127.111,69

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	847	9.381.223,19				
2	623	8.323.423,99				
3	117	1.481.898,40				
4	41	536.720,91	421.631.845	0,55%	4,00%	No
5	25	270.175,48				
6	20	299.962,34				
7	82	1.213.369,69				
Total	1.755	21.506.774,00				

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	9	135.164,81	2	27.658,94						
Loans in "Sofferenza"										
Life damage	72	878.137,25	5	56.340,57	421.631.845	0,55%	7,00%	No	3,75%	No
Job damage	91	1.297.015,54	5	71.076,41						
Defaulted loans	172	2.310.317,60	12	155.075,92						

	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	70	841.116,88				
Job damage	23	350.455,17			59	760.965,95	11	213.253,36
Total defaulted	26	412.633,29	74	901.510,59	61	782.920,36	11	213.253,36

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	26.480,27			
Loans in "Sofferenza"			0,34%	4,00%	No
Life damage	62	722.033,07			
Job damage	82	692.606,75			
Total defaulted	150	1.441.120,09			

	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	4.525,86	2	21.954,41		
Loans in "Sofferenza"								
Life damage	2	16.876,82	60	705.156,25				
Job damage	20	202.730,02			52	349.956,42	10	139.920,31
Total recoveries	22	219.606,84	64	709.682,11	54	371.910,83	10	139.920,31

DESCRIPTION OF AGGREGATE PORTFOLIO TOTAL

BREAKDOWN BY OUTSTANDING

Aggregate Portfolio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
< 15.000	8.183	77.698.624	9.495,13
15.000 - 25.000	5.505	104.428.756	18.969,80
25.000 - 35.000	799	22.317.558	27.931,86
35.000 - 45.000	99	3.889.088	39.283,71
> 45.000	20	976.972	48.848,60

BREAKDOWN BY RESIDUAL LIFE

Aggregate Portfolio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
< 2	511	1.591.834	3.115,13
2 - 4	1.167	8.615.407	7.382,53
4 - 6	2.972	37.714.416	12.689,91
6 - 8	9.664	156.531.896	16.197,42
8 - 10	292	4.857.445	16.635,09

BREAKDOWN BY EMPLOYER'S REGION

Aggregate Portfolio			
Region	Number of loans	Outstanding Principal due	Average size
Northern Italy	13.413	189.278.484,56	14.111,57
Emilia Romagna	338	4.724.208	13.976,95
Friuli Venezia Giulia	79	918.068	11.621,11
Lazio	10.504	149.296.687	14.213,32
Liguria	75	1.129.681	15.062,41
Lombardia	1.070	14.453.362	13.507,81
Marche	123	1.841.464	14.971,25
Piemonte	523	7.298.410	13.954,90
Toscana	223	3.296.739	14.783,58
Trentino Alto Adige	51	673.007	13.196,21
Umbria	48	652.764	13.599,26
Valle d'Aosta	12	184.245	15.353,74
Veneto	367	4.809.850	13.105,86
Southern Italy	1.193	20.032.513,16	16.791,71
Abruzzo	283	5.720.681	20.214,42
Basilicata	17	317.646	18.685,08
Calabria	57	830.570	14.571,40
Campania	152	2.290.183	15.067,00
Molise	5	98.922	19.784,42
Puglia	241	3.933.653	16.322,21
Sardegna	179	2.846.525	15.902,38
Sicilia	259	3.994.331	15.422,13

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	5.569	87.335.294	15.682,40
CQP	7.940	104.533.906	13.165,48
DEL	1.097	17.441.797	15.899,54

BREAKDOWN OF DELINQUENT LOAN

Aggregate Portfolio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Performing	14.375	206.121.572,30	14.338,89
4	41	536.721	13.090,75
5	25	270.175	10.807,02
6	20	299.962	14.998,12
7	82	1.213.370	14.797,19

BREAKDOWN BY INSURANCE COMPANY (Life insurance)

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance Life S.p.A.	1.798	26.767.452	14.887,35
AXA France Vie S.a.	1.113	14.199.435	12.757,80
Metlife Europe Limited	16	187.275	11.704,67
Metlife Europe Limited Flat	214	2.201.158	10.285,79
HDI Assicurazioni S.p.A. Vita	1.001	17.629.465	17.611,85
Credit Life A.G.	1.297	18.063.770	13.927,35
Cardif Assurance Vie S.A.	672	10.726.778	15.962,47
IPTIQ LIFE S.A.	72	1.252.679	17.398,32
Metlife (GAI)	2.306	35.841.453	15.542,69
Afi Esca S.A.	553	7.431.453	13.438,43
CNP VITA ASSICURAZIONE SPA (ex Aviva Li	5.564	75.010.080	13.481,32

On which:

Aggregate Credit Life & Afi Esca & Net	3.648	52.262.674,89	14.326,39
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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	1.591	23.762.028	14.935,28
HDI Assicurazioni S.p.A. Impieghe	1.000	17.615.658	17.615,66
AXA France Iard S.a.	697	9.014.104	12.932,72
Cardif	672	10.726.778	15.962,47
Great American International Insurance Ltd.	2.306	35.841.453	15.542,69
RHEINLAND VERSICHERUNG AG	405	7.836.673	19.349,81
N/a - Pensioner	7.935	104.514.303	13.171,30

BREAKDOWN BY TYPE OF EMPLOYER

Aggregate Portfolio			
Administration	Number of loans	Outstanding Principal due	Average size
Public	3.604	63.887.063	17.726,71
Private	2.573	32.980.515	12.817,92
Pensioners	7.940	104.533.906	13.165,48
Parapublic	489	7.909.513	16.174,87

On which:

Aggregate Private and Parapublic	3.062	40.890.027,93	13.354,03
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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	69	1.030.153	14.929,76
From the second to the tenth	189	3.158.124	16.709,65
From the eleventh to the fiftieth	251	3.895.877	15.521,42

COLLECTIONS

Collections during the monthly collection period	Principal	Interest	Total
Total			
Instalments	2.073.885,18	1.102.074,18	3.175.959,36
Prepayments	4.955.534,36	32.926,59	4.988.460,95
Recoveries	101.237,52	3.127,46	104.364,98
Default interest/penalties			
Payments under the transfer and servicing agreement			
Payments under the warranty and indemnity agreement			
Total proceeds	7.130.657,06	1.138.128,23	8.268.785,29
Receivables purchased by the originator	51.116,73	334,61	51.451,34
Total amounts paid to the issuer	7.181.773,79	1.138.462,84	8.320.236,63

SERVICING FEES AND EXPENSES

ViViBanca	Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,45%	34.867,92
Servicing fees on Default Receivables	1,22%	1.273,17
Servicing fee for monitory activities	30.500,00	2.541,67
Total servicing fees		38.682,75

MCELocam (Legion)	Servicing fees (VAT included)	Servicing fees
Servicing fee for subservicing activities (per loans)	0,89	
Number of loans	1.428	
Total servicing fees (Floor 1.200)		1.271,78

OTHER INFORMATION

Receivables not all TAN	12.538.567,85
Receivables not all TAN ratio	5,99%
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	-
Future rediscount of the Additional not paid (DPP)	11.339.901,32
Montly competences of the Additional that must be paid (DPP)	478.378,49

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

Date	Principal instalment	Interest instalment
31/12/2022	2.371.927,67	1.106.904,45
31/01/2023	2.379.881,40	1.093.378,22
28/02/2023	2.391.340,60	1.081.089,66
31/03/2023	2.402.299,66	1.068.257,94
30/04/2023	2.413.691,86	1.055.398,47
31/05/2023	2.425.068,77	1.042.559,28
30/06/2023	2.433.843,52	1.029.675,52
31/07/2023	2.444.057,72	1.016.652,21
31/08/2023	2.451.413,06	1.003.407,36
30/09/2023	2.461.316,44	990.485,61
31/10/2023	2.473.132,02	977.447,38
30/11/2023	2.480.957,43	964.164,08
31/12/2023	2.489.914,76	950.839,28
31/01/2024	2.498.345,20	937.460,36
29/02/2024	2.507.998,09	924.039,60
31/03/2024	2.516.223,01	910.555,48
30/04/2024	2.527.161,85	897.078,94
31/05/2024	2.535.558,14	883.499,53
30/06/2024	2.541.621,79	869.893,29
31/07/2024	2.549.389,50	856.270,87
31/08/2024	2.554.028,02	842.334,15
30/09/2024	2.560.395,13	828.983,21
31/10/2024	2.569.056,45	815.038,13
30/11/2024	2.573.995,67	801.327,87
31/12/2024	2.579.552,68	787.436,91
31/01/2025	2.585.561,65	773.603,99
28/02/2025	2.593.823,44	759.714,51
31/03/2025	2.599.880,44	745.779,42
30/04/2025	2.608.089,25	731.819,59
31/05/2025	2.612.673,46	717.779,59
30/06/2025	2.613.712,13	703.747,04
31/07/2025	2.617.463,63	689.717,80
31/08/2025	2.617.643,20	675.501,93
30/09/2025	2.624.189,34	661.740,34
31/10/2025	2.633.010,21	647.685,35
30/11/2025	2.637.600,64	633.582,68
31/12/2025	2.639.845,05	619.602,07
31/01/2026	2.640.990,71	605.329,12
28/02/2026	2.647.428,65	591.149,96
31/03/2026	2.650.597,81	577.111,94
30/04/2026	2.656.454,95	562.869,72
31/05/2026	2.661.034,05	548.941,56
30/06/2026	2.659.828,85	534.534,83
31/07/2026	2.659.882,83	520.261,30
31/08/2026	2.652.691,45	505.779,28
30/09/2026	2.654.802,25	491.814,87
31/10/2026	2.658.380,66	477.799,88
30/11/2026	2.656.724,67	463.763,47
31/12/2026	2.654.247,33	449.345,61
31/01/2027	2.654.615,07	435.305,26
28/02/2027	2.653.664,53	421.097,51
31/03/2027	2.653.145,35	407.046,11
30/04/2027	2.655.733,85	392.881,91
31/05/2027	2.657.490,02	378.983,72
30/06/2027	2.650.866,92	364.854,10
31/07/2027	2.642.924,66	350.928,18
31/08/2027	2.631.863,83	336.637,62
30/09/2027	2.626.376,35	322.525,91
31/10/2027	2.625.473,03	308.168,23
30/11/2027	2.622.121,52	294.402,51
31/12/2027	2.618.086,53	280.269,16
31/01/2028	2.612.017,91	266.530,44
29/02/2028	2.610.609,67	252.665,58
31/03/2028	2.608.316,95	238.550,23
30/04/2028	2.600.533,64	224.719,09
31/05/2028	2.582.353,18	211.498,15
30/06/2028	2.527.189,99	197.962,03
31/07/2028	2.498.821,11	184.495,86
31/08/2028	2.444.173,27	171.237,92
30/09/2028	2.395.937,74	158.219,73
31/10/2028	2.342.368,94	145.447,07
30/11/2028	2.235.723,01	133.713,99
31/12/2028	2.127.425,86	122.783,37
31/01/2029	2.013.823,87	112.210,06
28/02/2029	1.934.712,18	100.167,19
31/03/2029	1.849.805,50	90.094,00
30/04/2029	1.739.393,63	80.187,11
31/05/2029	1.625.956,21	70.971,75
30/06/2029	1.503.082,64	62.571,81
31/07/2029	1.391.787,12	54.540,29
31/08/2029	1.262.473,77	46.479,92
30/09/2029	1.163.415,87	39.323,49
31/10/2029	1.063.024,12	33.191,99

30/11/2029	937.865,15	27.039,47
31/12/2029	820.288,23	22.363,67
31/01/2030	696.279,59	17.707,62
28/02/2030	607.280,53	14.018,25
31/03/2030	503.757,44	10.765,88
30/04/2030	432.981,48	8.060,08
31/05/2030	375.387,60	5.607,71
30/06/2030	292.103,55	3.606,96
31/07/2030	181.465,22	2.172,72
31/08/2030	67.432,40	1.015,12
30/09/2030	7.493,60	293,11
31/10/2030	3.599,50	241,46
31/11/2030	2.556,92	223,72
31/12/2030	2.568,37	212,47
31/01/2031	2.498,53	201,18
28/02/2031	2.256,44	190,22
31/03/2031	2.265,63	181,20
30/04/2031	1.806,26	59,25
31/05/2031	1.814,21	51,44
30/06/2031	1.347,68	43,56
31/07/2031	1.181,60	159,75
31/08/2031	855,72	33,09
30/09/2031	744,55	29,41
31/10/2031	747,70	26,32
31/11/2031	750,86	23,22
31/12/2031	726,02	20,09
31/01/2032	575,11	17,07
28/02/2032	365,83	14,75
31/03/2032	367,34	13,28
30/04/2032	368,84	11,80
31/05/2032	370,37	10,30
30/06/2032	371,89	8,80
31/07/2032	373,42	7,30
31/08/2032	296,16	5,80
30/09/2032	159,74	4,52
31/10/2032	160,61	3,67
31/11/2032	161,48	2,82
31/12/2032	162,35	1,96
31/01/2033	163,23	1,10
28/02/2033	44,22	0,23
Total	207.146.030,28	45.828.265,36

ADVANCES : Aggregate Portfolio

Instalments and prepayments	Principal	Interest	Total
During the monthly collection period	7.029.419,54	1.135.000,77	8.164.420,31
Cumulative from the first servicer report	145.080.672,96	44.378.378,41	189.459.051,37
Total amounts paid to the issuer	152.110.092,50	45.513.379,18	197.623.471,68

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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