

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="31-dic-21"/>
Relating to the Collection Period:	<input type="text" value="01-dic-21"/> <input type="text" value="31-dic-21"/>
Relating to the Interest Period:	<input type="text" value="28-dic-21"/> <input type="text" value="27-gen-22"/>
Payment Date:	<input type="text" value="28-gen-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	269.724.215,39	1.236.918,30	270.961.133,69	560.574,81	271.521.708,50
Performing receivables in arrears	7.857.511,23	225.506,59	8.083.017,82	104.886,80	8.187.904,62
Delinquent receivables	1.252.428,88	128.903,77	1.381.332,65	53.781,30	1.435.113,95
Collateral portfolio: Outstanding Principal Due	278.834.155,50	1.591.328,66	280.425.484,16	719.242,91	281.144.727,07
Unpaid First Instalment Receivables (> 120 days)			-		
Default receivables	419.590,90	26.629,57	446.220,47	12.583,89	458.804,36
Total portfolio	279.253.746,40	1.617.958,23	280.871.704,63	731.826,80	281.603.531,43

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	477	6.188.063,81				
2	99	1.327.160,53				
3	41	567.793,48				
4	25	352.417,97	421.631.845	0,33%	4,00%	No
5	18	288.598,87				
6	11	204.466,87				
7	33	535.848,94				
Total	704	9.464.350,47				

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	6	92.588,02	1	7.148,80						
Loans in "Sofferenza"										
Life damage	42	420.626,82	2	26.030,94	421.631.845	0,27%	7,00%	No	3,75%	No
Job damage	35	610.463,93	3	23.536,82						
Defaulted loans	83	1.123.678,77	6	56.716,56						

	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	3	45.475,86	2	21.954,41		
Loans in "Sofferenza"								
Life damage	1	16.377,02	34	404.249,80				
Job damage	7	122.107,66			30	384.313,01	5	104.043,26
Total defaulted	9	163.642,43	37	449.725,66	32	406.267,42	5	104.043,26

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	23.821,46			
Loans in "Sofferenza"					
Life damage	29	321.927,05	0,16%	4,00%	No
Job damage	36	331.709,79			
Total defaulted	69	677.458,30			

	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	1.867,05	2	21.954,41		
Loans in "Sofferenza"								
Life damage	1	16.377,02	28	305.550,03				
Job damage	6	46.574,54			26	237.491,96	4	47.643,29
Total recoveries	7	62.951,56	30	307.417,08	28	259.446,37	4	47.643,29

DESCRIPTION OF AGGREGATE PORTFOLIO TOTAL

BREAKDOWN BY OUTSTANDING

Aggregate Portfolio			
Range (Euro)	Number of loans	Outstanding Principal due	Average size
< 15.000	8.901	86.981.043	9.772,05
15.000 - 25.000	7.305	141.177.674	19.326,17
25.000 - 35.000	1.537	43.339.053	28.197,17
35.000 - 45.000	170	6.653.537	39.138,46
> 45.000	55	2.720.397	49.461,76

BREAKDOWN BY RESIDUAL LIFE

Aggregate Portfolio			
Range (Years)	Number of loans	Outstanding Principal due	Average size
< 2	299	963.013	3.220,78
2 - 4	1.121	7.994.024	7.131,15
4 - 6	2.255	25.618.324	11.360,68
6 - 8	10.311	171.469.373	16.629,75
8 - 10	3.982	74.826.971	18.791,30

BREAKDOWN BY EMPLOYER'S REGION

Aggregate Portfolio			
Region	Number of loans	Outstanding Principal due	Average size
Northern Italy	16.387	252.029.792,35	15.379,86
Emilia Romagna	456	6.461.788	14.170,59
Friuli Venezia Giulia	112	1.395.790	12.462,41
Lazio	12.591	196.491.496	15.605,71
Liguria	98	1.555.885	15.876,38
Lombardia	1.408	20.403.123	14.490,85
Marche	162	2.690.434	16.607,62
Piemonte	680	10.142.842	14.915,94
Toscana	281	4.393.030	15.633,56
Trentino Alto Adige	64	871.922	13.623,78
Umbria	70	992.262	14.175,17
Valle d'Aosta	14	247.091	17.649,33
Veneto	451	6.384.129	14.155,50
Southern Italy	1.581	28.841.912,28	18.242,83
Abruzzo	346	7.629.838	22.051,56
Basilicata	21	419.126	19.958,38
Calabria	76	1.290.557	16.981,02
Campania	206	3.256.028	15.805,96
Molise	5	111.977	22.395,41
Puglia	340	6.003.992	17.658,80
Sardegna	234	4.132.099	17.658,54
Sicilia	353	5.998.295	16.992,34

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	9.471	137.316.203	14.498,60
CQP	7.144	119.985.544	16.795,29
DEL	1.353	23.569.958	17.420,52

BREAKDOWN OF DELINQUENT LOAN

Aggregate Portfolio			
Delinquent instalments	Number of loans	Outstanding Principal due	Average size
Performing	17.845	279.044.151,51	15.637,11
4	25	352.418	14.096,72
5	18	288.599	16.033,27
6	11	204.467	18.587,90
7	33	535.849	16.237,85

BREAKDOWN BY INSURANCE COMPANY (Life insurance)

Aggregate Portfolio			
Insurance company	Number of loans	Outstanding Principal due	Average size
Net Insurance Life S.p.A.	2.270	36.240.842	15.965,13
AXA France Vie S.a.	1.612	22.800.943	14.144,51
Metlife Europe Limited	18	234.932	13.051,80
Metlife Europe Limited Flat	346	4.130.955	11.939,18
HDI Assicurazioni S.p.A. Vita	1.226	23.547.210	19.206,53
Credit Life A.G.	1.673	25.569.340	15.283,53
Cardif Assurance Vie S.A.	936	15.822.368	16.904,24
IPTIQ LIFE S.A.	74	1.404.325	18.977,37
Metlife (GAI)	2.877	48.389.736	16.819,51
Afi Esca S.A.	660	9.778.470	14.815,86
Aviva Life S.p.A.	6.276	92.952.583	14.810,80

On which:

Aggregate Credit Life & Afi Esca & Net	4.603	71.588.652,18	15.552,61
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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	2.049	32.724.612	15.971,02
HDI Assicurazioni S.p.A. Impiegato	1.225	23.530.638	19.208,68
AXA France Iard S.a.	986	14.125.116	14.325,68
Cardif	936	15.822.368	16.904,24
Great American International Insurance Ltd.	2.877	48.389.736	16.819,51
RHEINLAND VERSICHERUNG AG	431	9.001.089	20.884,20
N/a - Pensioner	9.464	137.278.145	14.505,30

BREAKDOWN BY TYPE OF EMPLOYER

Aggregate Portfolio			
Administration	Number of loans	Outstanding Principal due	Average size
Public	4.443	85.891.381	19.331,84
Private	3.414	46.263.512	13.551,12
Pensioners	9.471	137.316.203	14.498,60
Parapublic	640	11.400.609	17.813,45

On which:

Aggregate Private and Parapublic	4.054	57.664.120,72	14.224,01
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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	92	1.512.589	16.441,18
From the second to the tenth	238	4.282.471	17.993,57
From the eleventh to the fiftieth	325	5.314.001	16.350,77

COLLECTIONS

Collections during the monthly collection period	Principal	Interest	Total
Total			
Instalments	3.019.475,29	1.841.248,29	4.860.723,58
Prepayments	3.468.031,92	203.260,18	3.671.292,10
Recoveries	37.984,45	746,78	38.731,23
Default interest/penalties			
Payments under the transfer and servicing agreement			
Payments under the warranty and indemnity agreement			
Total proceeds	6.525.491,66	2.045.255,25	8.570.746,91
Receivables purchased by the originator	18.466,07	- 20,05	18.446,02
Total amounts paid to the issuer	6.543.957,73	2.045.235,20	8.589.192,93

SERVICING FEES AND EXPENSES

ViViBanca	Servicing fees (VAT included)	Servicing fees
Servicing fees on Performing and Delinquent Receivables	0,45%	24.293,25
Servicing fees on Default Receivables	1,22%	464,63
Servicing fee for monitory activities	30.500,00	2.541,67
Total servicing fees		27.299,54

MCELocam (Legion)	Servicing fees (VAT included)	Servicing fees
Servicing fee for subservicing activities (per loans)	0,89	
Number of loans	2.199	
Total servicing fees (Floor 1.200)		1.958,43

OTHER INFORMATION

Receivables not all TAN	27.437.218,33
Receivables not all TAN ratio	9,77%
Accruals on the transferred portfolio that must be paid to the Originator	-
Future rediscount of the Additional paid by Class C	37.253.836,90

Quarterly competences of the Additional paid by Class C	3.502.547,37
Future rediscount of the Additional not paid (DPP)	16.352.187,14
Montly competences of the Additional that must be paid (DPP)	496.138,27

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

Date	Principal instalment	Interest instalment
31/01/2022	2.785.076,91	1.496.493,88
28/02/2022	2.800.550,36	1.482.678,01
31/03/2022	2.815.216,20	1.468.185,44
30/04/2022	2.829.500,29	1.453.231,30
31/05/2022	2.844.351,83	1.438.172,11
30/06/2022	2.856.215,88	1.422.955,25
31/07/2022	2.870.457,82	1.407.889,32
31/08/2022	2.884.356,14	1.392.190,33
30/09/2022	2.897.855,31	1.377.064,93
31/10/2022	2.911.651,52	1.361.533,13
30/11/2022	2.925.434,52	1.346.059,11
31/12/2022	2.939.762,10	1.330.403,48
31/01/2023	2.952.625,48	1.314.624,93
28/02/2023	2.965.489,81	1.298.722,38
31/03/2023	2.979.199,53	1.282.795,19
30/04/2023	2.993.299,09	1.266.773,35
31/05/2023	3.006.637,43	1.250.754,23
30/06/2023	3.017.677,35	1.234.575,23
31/07/2023	3.031.157,56	1.218.329,07
31/08/2023	3.040.757,00	1.201.712,38
30/09/2023	3.053.689,13	1.185.611,51
31/10/2023	3.067.538,22	1.169.159,54
30/11/2023	3.077.902,56	1.152.621,15
31/12/2023	3.089.294,84	1.136.024,88
31/01/2024	3.098.680,70	1.119.357,83
29/02/2024	3.110.742,45	1.102.647,97
31/03/2024	3.120.322,43	1.085.860,64
30/04/2024	3.133.436,92	1.069.104,53
31/05/2024	3.142.554,11	1.052.112,81
30/06/2024	3.149.682,94	1.035.273,13
31/07/2024	3.157.883,72	1.018.272,58
31/08/2024	3.164.448,41	1.000.959,56
30/09/2024	3.171.241,36	984.183,58
31/10/2024	3.181.145,13	967.009,36
30/11/2024	3.187.026,01	949.840,74
31/12/2024	3.194.303,45	932.692,96
31/01/2025	3.200.689,87	915.456,15
28/02/2025	3.210.507,18	898.201,65
31/03/2025	3.217.173,95	880.886,15
30/04/2025	3.227.937,27	863.548,59
31/05/2025	3.234.873,51	846.117,91
30/06/2025	3.235.950,90	828.683,05
31/07/2025	3.237.151,27	811.253,29
31/08/2025	3.233.375,68	793.612,45
30/09/2025	3.240.576,56	776.527,93
31/10/2025	3.248.624,08	759.119,18
30/11/2025	3.252.598,02	741.673,71
31/12/2025	3.252.239,20	724.450,46
31/01/2026	3.251.220,04	706.854,50
28/02/2026	3.257.498,20	689.284,24
31/03/2026	3.257.649,30	672.026,35
30/04/2026	3.262.410,06	654.507,91
31/05/2026	3.264.663,71	637.160,98
30/06/2026	3.258.939,50	619.414,25
31/07/2026	3.256.619,65	601.976,34
31/08/2026	3.246.870,60	584.404,10
30/09/2026	3.245.335,66	567.370,61
31/10/2026	3.246.465,47	550.035,17
30/11/2026	3.239.953,45	532.835,65
31/12/2026	3.236.550,72	515.268,09
31/01/2027	3.232.624,57	498.106,71
28/02/2027	3.231.152,81	480.854,49
31/03/2027	3.227.266,01	463.766,34
30/04/2027	3.228.638,15	446.540,11
31/05/2027	3.227.462,46	429.489,58
30/06/2027	3.216.820,55	412.165,65
31/07/2027	3.203.827,22	395.325,73
31/08/2027	3.185.767,30	378.114,60
30/09/2027	3.173.481,35	361.037,12
31/10/2027	3.163.388,07	343.849,37
30/11/2027	3.151.308,98	327.277,49
31/12/2027	3.124.330,29	310.589,81
31/01/2028	3.099.370,81	293.934,01
29/02/2028	3.077.509,97	277.388,27
31/03/2028	3.058.661,81	260.934,46
30/04/2028	3.031.611,27	244.800,75
31/05/2028	2.971.465,37	229.368,23
30/06/2028	2.850.823,50	213.963,75
31/07/2028	2.776.272,72	198.709,15
31/08/2028	2.664.579,98	183.520,32
30/09/2028	2.576.820,77	169.182,71
31/10/2028	2.487.042,01	155.213,17
30/11/2028	2.355.171,76	142.256,58

31/12/2028	2.238.318,17	131.688,90
31/01/2029	2.118.351,62	119.822,94
28/02/2029	2.031.954,32	106.224,83
31/03/2029	1.943.179,09	95.595,03
30/04/2029	1.824.681,86	84.964,26
31/05/2029	1.706.151,25	74.993,89
30/06/2029	1.575.098,17	65.778,10
31/07/2029	1.457.081,72	57.058,08
31/08/2029	1.321.928,74	48.709,27
30/09/2029	1.216.978,72	41.501,82
31/10/2029	1.110.703,86	34.631,88
30/11/2029	980.885,99	28.294,95
31/12/2029	857.329,67	23.315,48
31/01/2030	727.251,14	18.298,85
28/02/2030	631.846,71	14.293,57
31/03/2030	522.752,39	10.687,90
30/04/2030	449.795,86	8.012,51
31/05/2030	389.563,41	5.614,70
30/06/2030	301.636,15	3.511,67
31/07/2030	185.527,67	1.945,64
31/08/2030	65.984,00	815,62
30/09/2030	5.257,00	215,59
31/10/2030	1.285,78	170,49
31/11/2030	1.134,63	163,29
31/12/2030	1.139,67	158,28
31/01/2031	1.144,74	153,25
28/02/2031	1.149,82	148,20
31/03/2031	1.154,95	143,11
30/04/2031	953,79	24,56
31/05/2031	958,09	20,29
30/06/2031	925,93	15,99
31/07/2031	873,77	136,53
31/08/2031	543,57	8,92
30/09/2031	429,88	6,73
31/10/2030	431,46	5,16
31/11/2031	433,06	3,58
31/12/2031	281,08	1,98
31/01/2032	212,56	0,87
Total	279.253.746,40	69.370.069,62

ADVANCES : Aggregate Portfolio

Instalments and prepayments	Principal	Interest	Total
During the monthly collection period	6.487.507,21	2.044.508,47	8.532.015,68
Cumulative from the first servicer report	74.450.132,28	28.375.002,76	102.825.135,04
Total amounts paid to the issuer	80.937.639,49	30.419.511,23	111.357.150,72

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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